

# Obama touts health care bill in mea culpa over dropped policies

Kate Randall  
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Much has been made of Barack Obama's supposed apology over the issue of people receiving cancellation notices from their health insurers due to the Affordable Care Act (ACA). In a White House interview Thursday, NBC's Chuck Todd asked the president to speak on "the most quoted thing or requoted thing you have said in your presidency, 'If you like your health care plan, you can keep it.'"

The president has come under fire for repeatedly giving false assurances to the American public that his health care legislation would not force people off their present insurance policies. In recent weeks, hundreds of thousands of individuals and families who buy their own health insurance—those not insured through their employers or a government program such as Medicare or Medicaid—have received cancellation notices from their insurers. Many have found that premiums for replacement policies cost much more.

The press treated Obama comments, leading NBC Night News on Thursday evening, as a sincere apology, albeit aimed at damage control. The *New York Times* wrote, "President Obama bowed Thursday night to mounting criticism that he had misled the American people about the health care law, apologizing to people who were forced off their health insurance plans by the Affordable Care Act despite 'assurances from me.'"

An examination of the interview transcript, however, gives a revealing insight into the health care legislation known as Obamacare. Combining cynical evasions and outright lies, the president's remarks aimed to bolster the overarching mistruth peddled about the health care legislation: that it constitutes a genuine reform aimed at improving the quality and accessibility of health care for the American people.

Obama began by claiming that he had not deliberately misled the public by saying they would be able to keep

their policies: "Well, first of all, I meant what I said. And we worked hard to try to make sure that we implemented it properly. But obviously, we didn't do enough—a good enough job—and I regret that."

There is no diplomatic way to characterize these statements. They are lies that cannot be dressed up with references to not doing "a good enough job," and Obama knows it.

As early as June 2010, less than three months after the passage of the health care bill, written ACA regulations included an estimate that "40 to 67 percent" of the 11 million to 14 million people insured through the individual market would not be able to keep their coverage, and that the figure might be even higher.

There was no misunderstanding: private insurers were going to dump these people, and the White House knew it.

Obama told Todd that people who purchased insurance before passage of the ACA would be allowed to keep their coverage, but those who bought it after March 2010 were out of luck. The president and his interviewer did not discuss precisely *why* this was the case. However, there are two main factors at work forcing people off their individual policies.

First, the functioning of Obamacare depends almost entirely on forcing a substantial number of new, cash-paying customers onto the insurance exchanges, where they must purchase health coverage from private insurers or pay a penalty. Many of the people being dropped from coverage are being forced onto the ACA exchanges to increase this pool of customers.

Second, the ACA requires that people with preexisting conditions cannot be denied coverage, and it sets out 10 "essential" services, such as preventive and maternity care, that must be covered by insurance policies. *But it does not require the private insurers to*

*foot the bill for these changes in coverage.* Many of the people being dropped by their insurers have policies that do not cover these “essential” services. When these policies are rewritten to include them, the increased costs are being passed on to the customers.

Obama alluded to this when he commented Thursday: “A lot of these plans are subpar plans. And we put in a clause in the law that said if you had one of those plans, even if it was subpar—when the law was passed, you could keep it. But there’s enough churn in the market that folks since then have bought subpar plans. And now that may be all they can afford.” The one “fix” suggested by Obama for the people being dropped from coverage would be to allow their “subpar” plans to be grandfathered as well.

Had he been speaking forthrightly, Obama could have said, “If you like your subpar health care plan—and it was purchased before March 2010—you can keep it. But if you purchased your subpar plan after that, you will receive these services, but you will pay for them.”

Instead, Obama falsely claimed this was not the case, stating in the interview: “Keep in mind that most of the folks who are going, who got these cancellation letters, they’ll be able to get better care at the same cost or cheaper in these new marketplaces.”

Reading between the lines of the president’s interview provides telling commentary about the nature of the health care overhaul itself.

He stated, “I think we, in good faith, have been trying to take on a health care system that has been broken for a very long time. And what we’ve been trying to do is change it in the least disruptive way possible. I mean, keep in mind that there were folks on the left who would have preferred a single payer plan.”

What is he actually saying? From the start, the health care “reform” aimed at being the “least disruptive” to the profit-driven health care system in America. A single payer plan—similar to many other industrialized countries, where health care is sponsored by the state—was never on the table. Even a token “government-run option” on the insurance exchange was dismissed out of hand early on in the congressional debate.

While making the unsubstantiated claim that people are “benefiting from more choice and competition” because of the health care legislation, he added, “But obviously, we didn’t do a good enough job in terms of

how we crafted the law. And you know, that’s something that I regret. That’s something that we’re going to do everything we can to get fixed.”

These statements are thoroughly disingenuous. The law was crafted *precisely as it was intended* —to increase the profits of the private insurers, while shifting more of the costs to working families and the poor.

For all the talk of better, more affordable coverage, those people fortunate enough to be able to access the problem-plagued HealthCare.gov site, have found that the least expensive Bronze plans may offer the “essential” services, but they carry the highest out-of-pocket costs, and limit choices of doctors and hospitals.

Questioned about the web site, he said his team was “working every single day, 24/7, to improve it,” although he would only commit to a “majority of people” being able to access it by the end of November.

He robotically repeated the discredited refrain that HealthCare.gov is the gateway to the promised land of health care: “Whatever it takes for people to be able to get what is good-quality health insurance at cheaper prices or better insurance for the same price as bad insurance—that they’ve got right now. We’re going to make sure that they have access to that market.”



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