



Republicans pressed to detail plans for replacing ObamaCare if it's repealed

By: **Jim Angle**

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Republicans have long pledged to repeal and replace the Obama health care law.

Democrats, however, argue Republicans who want to repeal the law also would reverse the law's most popular reforms, sending the United States back to the days when insurance companies were free to drop people's coverage whenever they liked.

"The choice is to go forward or be dragged backwards," Democratic Sen. Tom Harkin of Iowa said. "It's time for Speaker Boehner and Republicans to put politics behind us, join with us in ensuring that every American has access to quality affordable care, that no person is denied coverage due to a pre-existing condition."

Republicans say they agree the old system will not work.

"The health care system, the status quo, is unacceptable," Rep. Tom Price, R-Ga., who is also a doctor, said. "As a physician, I can tell you it doesn't work for patients. It certainly doesn't work for doctors."

"I know the system is broken. It needs to be fixed," Rep. Denny Rehberg, R-Mont., said. "And there are a lot of ideas that Republicans wanted to throw out when it was initially brought up back in 2009, but we weren't given that opportunity."

One conservative analyst says now is the time -- that Republicans should lay out the details of their plans to show people exactly what they would do.

John Goodman, the author of "Priceless: Curing the Health Care Crisis," said Republicans "need to be able to talk about a health care vision that is different from the ObamaCare vision."

"They need to be able to announce some principles that people can understand and agree with," he said. "No one understands ObamaCare. If you lay out a reasonable alternative, people will understand it and agree with it."

"All the Obama administration and the people that supported the president's health care reform did was add more people to a failed system or a failing system," Rehberg added. "That's not health care reform."

A majority of people in polls have consistently rejected the individual mandate -- the mechanism that supporters of the law say is needed to keep rates affordable -- but another aspect of the law is widely popular: coverage of pre-existing conditions. In fact, one New York Times poll found that 85 percent favored that, with only 12 percent opposing.

Republicans have several plans to cover pre-existing conditions, but without the mandate which they plan to repeal.

One reason for the mandate was to force lots of healthy people into the insurance pool in order to spread the risk. Republicans say they can do that without a mandate, through voluntary insurance pools and tax credits.

"You get the pools large enough to be able to make it so that pre-existing illnesses don't make any difference to the cost of health care coverage for folks," Price said.

That's because the risk is spread over such a large group that expensive illnesses of a few don't drive up premiums for all.

If it's that simple, though, why hasn't it been done before? Republicans partly blame restrictions against selling health insurance across state lines.

As it turns out, if you don't work for a large multistate employer, it's illegal for individuals or small groups to buy health insurance across state lines, even though you can buy life or auto insurance anywhere.

"We often jokingly say, 'Isn't it interesting you can buy car insurance from a lizard across state lines, but you can't buy health insurance?'" Rehberg said referring to the Geico gecko.

Republicans would change that law so that people who belong to the same associations, such as all real estate agents, all Lutherans or all small business associations, could form their own pool for health insurance.

Price puts it this way: "What if we allowed everybody who was a member of a civic organization, Kiwanas Club, or Rotarians or Lions club to pool together to purchase insurance? What if you allowed all those individuals to pool together nationwide? Then you get the purchasing power of millions."

Rehberg once proposed allowing anyone anywhere to join the federal health plan, which has nine million members all over the United States.

"They have different kinds of insurance plans that they can pick from. And that's what we would like to do, is we'd like to create bigger pools," he said.

Rehberg said it even came up in committee when Democrats still controlled Congress but was defeated on a party-line vote.

Republicans have several bills that have already been written and are ready to go. They all have one thing in common: There would be no tax increases, and the federal government, they say, would not be making health care decisions -- patients and doctors would.