

# THE WALL STREET JOURNAL.

## Second-Term Nightmare

### ObamaCare's chickens come home to roost

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July 27, 2013

Talk about being between a rock and a hard place. The Obama administration and its allies in Congress are faced with the challenge of trying to convince Americans there are wide-ranging benefits to their 2010 takeover of our nation's health-care system, while at the same time working to delay it so as to minimize the negative consequences before the 2014 elections.

The last thing congressional Democrats want is a repeat of the drubbing their party took in 2010, courtesy of the ObamaCare backlash. But recent events have put ObamaCare and its outcomes front and center, adding to a growing fear on the left that Republicans not only will hold the House but could take the Senate.

Voters anxious for job growth cannot help but notice recent discussions about the law's detrimental effect on employment. The employer mandate, which requires entities with at least 50 full-time employees to provide costly federally approved insurance, acts as an incentive to keep payrolls at 49 or fewer or move workers to part-time status. The administration apparently agrees, as it announced it is postponing the start of the employer mandate by one year, to 2015. Even casual observers of the electoral calendar may note that's on the other side of the midterms.

Leaving aside for a moment whether it is legal for an administration simply to decree that a law won't be enforced until next year, such action keeps ObamaCare in the news. Earlier this month the House passed legislation that would make it legal to delay the employer mandate. The House passed another bill to delay the individual mandate by a year, with the logic that individuals and families deserve the same break businesses are getting. Both bills will languish in the Senate, but they have led to the rather odd situation of the president actually vowing to veto legislation that would put his extralegal action on solid footing.

The administration's problems are not just with Republicans, or the some two dozen House Democrats who joined them. Organized labor, one of the staunchest backers of Democrats in general and ObamaCare in particular, is beginning to foresee the law's negative impact on union members. A recent letter signed by leaders of three large unions and sent to congressional Democratic leaders said the law threatens to "shatter not only our hard-earned health benefits, but destroy the foundation of the 40 hour work week that is the backbone of the American middle class," and that labor's effort for Democrats "has come back to haunt us." Another union head has referred to the "destructive consequences" of ObamaCare.

Add sticker shock to the Democrats' concerns, with recent news of large ObamaCare-driven premium increases in the individual market (for policyholders who do not get coverage through an employer). We

were promised that if we liked our current insurance plan, we could keep it. States like Indiana (projected premium increase of 76%), Ohio (88%) and others confirm what many already knew—we cannot keep our current plan if it does not meet what the administration considers "acceptable," and moving to one that meets the ObamaCare requirements can be quite expensive. True, individual-market purchasers in some states will not see these increases, and the pain of these increases will be ameliorated for lower-income families by federal subsidies, but that is small comfort for those in states with large increases who do not qualify for subsidies, and for taxpayers, who will foot the bill for the subsidies.

To top it all off, the president has implicitly admitted what every unbiased observer already knew—that relying on federal and state bureaucrats to revamp one-seventh of our economy will result in missed deadlines, severe disruptions and shortfalls. The president dismissively called these problems "glitches," but Sen. Max Baucus was close to the truth when he used the term "train wreck."

As the inefficiencies of the massive ObamaCare law and the ineptness of its rollout are becoming more obvious, some commentators have joked about then-Speaker Nancy Pelosi's 2010 statement that "we have to pass the bill so that you can find out what is in it." But the damage this law will inflict on American businesses and families is no laughing matter.