

2015 Talking Points: Where NCPA Stands on Policy Issues

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by NCPA Staff

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During a time when the labor force participation rate is at its lowest in decades, the NCPA believes it is important to get people back to work and implement policies to encourage long-term investments in jobs.



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Health:

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- Workers themselves pay the cost of mandatory benefits through lower wages. If employers are forced to provide seven paid days off work for every worker, employers will adjust pay to compensate for the cost. Instead, Health Savings Accounts (HSAs) should be expanded to every worker, allowing them to set aside funds for medical needs, including lost income.
- Firms are cutting back workers' hours to avoid having to provide part-time employees with health benefits. Many of those newly covered were not allowed to pick the coverage they want. These structural flaws of the Affordable Care Act will have to be reformed.
- About 6 million additional people are now covered through Medicaid expansion. Yet, for many of them it is difficult to find doctors willing to work for the paltry fees state Medicaid programs pay.
- When more people have some "skin in the game" and control more of their medical dollars, doctors and hospitals behave competitively.
- Every veteran deserves access to high-quality health care when they return. We must do more. Access to quality medical care for our nation's veterans is inadequate compared to the need.
- Congress should allow state the opportunity to apply for a grant of all welfare funding, both Medicaid and other programs, allowing local social-service organizations to try innovative solutions.
- The Food and Drug Administration has imposed a huge burden on pharmaceutical research and development, increasing costs, slowing innovation and increasing the prices

of brand-name prescription drugs. The FDA needs to be dramatically reformed to ensure that 21st century cures are available to patients.

- Under Obamacare, health insurers have an incentive to shun the sick and attract the healthy, and patients have the incentive to wait until they get sick to get the appropriate coverage. Health insurance needs to be reformed to encourage people to buy policies before they become ill or injured to protect them from catastrophic costs.
- Health information technology including telehealth, digital smartphone apps and remote sensing medical devices, is increasing health care quality and cutting costs. However, federal over-reach threatens to stifle innovation.

Taxes and Employment: NCPA Senior Fellow Pam Villarreal

- The current version of “middle class economics” is more about paying people’s bills with other people’s money and less about fostering job creation and income growth.
- The marginal tax rate on a second-earner spouse is much higher and punitive than it is for an individual. We should forget the proposed \$500 “second earner credit” idea and

change the tax code so that the marginal tax rate for a married couple is the same as for an unmarried couple.

- Imposing higher costs on employers will hurt employees and discourage hiring. Instead, why not let firms offer benefit packages tailored to the needs of their firm and employees?

Education and Energy: NCPA Senior Research Fellow Lloyd Bentsen IV

- Instituting “free” community college so that students do not incur more debt only shifts the \$70 billion cost to taxpayers. This proposal will only increase the amount of government money in higher education, which is artificially raising college tuition and expanding the “student loan bubble.”
- According to the Program for International Student Assessment, our kids are not at all prepared for a competitive world. Finishing college is not the end goal. Getting a good job should be the goal.
- The renewable fuel standard requires blending increasing amounts of ethanol with gasoline, and is slated to rise from 9 billion gallons in 2008 to 36 billion gallons by 2022. Already, 40 percent of the U.S. corn supply is diverted to ethanol, raising food prices.

- We need to support pro-energy legislation like the Keystone XL.

Economic Growth and “Free” Benefits: NCPA President & CEO Allen West

- The vision should not be that a few contribute more in order to redistribute fairness by way of “free” benefits. We need all hands on deck to contribute to the American success story.
- A minimum wage job is not a career, and no one should seek to raise a family on \$15,000. Don’t disregard the efforts of individuals to succeed over a desire to promote collective achievement. The objective of minimum wage increases is equality of outcomes enabled by a government guarantee of happiness. America is about equality of opportunities to succeed.
- Middle class economics is just a spruced up way for progressive socialists to advance wealth redistribution – you cannot grow an economy without capital investment.