

Single-payer is best option to Obamacare

[Guest Viewpoint](#)

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Health care in America is in crisis. Much of the problem is due to the Republican Party's incessant efforts to destroy Obamacare.

The Republican Congress passed spending bills for 2015 and 2016 that contained riders preventing the U.S. Department of Health and Human Services from using any extra money in its budget to pay risk corridor expenses. The risk corridor program was intended to spread the risk for insurers who may have set the price of their premiums too low to be profitable. The program was for three years, 2014 to 2016. In 2014, unsuccessful insurers asked for a total of \$2.87 billion, leaving a \$2.5 billion shortfall the government could not pay. Some insurers left the marketplaces, and others collapsed.

We won't know how much risk corridor cost in 2015 until later this year, and we won't know about this year's cost until next year. But the news won't be good, because UnitedHealth Group (America's largest insurer), Anthem (second largest), Aetna, (third), Cigna (fourth), and Humana (fifth) are complaining that they are not making enough money from Obamacare, so they will drastically cut their participation in the exchanges, or pull out altogether.

In 2014, then-House Speaker John Boehner brought a lawsuit to prevent the Obama administration from unconstitutionally spending money on cost-sharing reductions, for which Congress had not appropriated the funds. The subsidies reduce out-of-pocket costs, like deductibles and co-pays, for people who earn up to 250 percent of the federal poverty level, about \$29,500 for a single person. Low-wage workers would be left with insurance requiring them to pay large portions of the incomes before their benefits kicked in.

Last May U.S. District Judge Rosemary Collyer agreed with the House GOP, but she stayed her order to halt cost-sharing payments until the appeals process runs its course.

Obamacare is not working for the insurance industry, and the Republicans are trying to make it too expensive for a majority of working Americans.

It is time to face the truth: Obamacare doesn't work, and it is never going to work the way a health care program should. It's time to try something entirely different, something other developed countries have been using successfully for many decades — a single-payer health care system.

Single-payer is such a threat to the health insurance industry that even the so-called party of the working people is opposed to it. After defeating Sen. Bernie Sanders in the primaries, the Hillary Clinton-controlled Democratic Party Convention refused to even consider, much less include, Sanders' key issue, single-payer health care, in the party's presidential platform.

With both of the major parties opposed to it, there's no way that single-payer can be achieved at the federal level. The only way it can happen is state-by-state — and that's why Oregonians should be watching what is happening in Colorado.

Amendment 69, called ColoradoCare, will be on the November ballot, because single-payer

advocates collected 156,000 signatures to put it there. ColoradoCare would cover 100 percent of residents with health benefits, including primary care, mental health services, specialty care and dental care.

ColoradoCare will be paid for by a payroll tax, huge savings, and the federal government chipping in with the payments it's already making for Obamacare.

The payroll tax will be 3.33 percent for employees, and 6.67 percent for employers. For employees, the tax increase will be offset by having access to health care for the entire family with no premiums, deductibles or co-pays.

The savings will come from the elimination of three things: the insanely complex multi-corporate billing mess, the eight-figure CEO salaries, and the enormous profits made by the health insurance industry.

Why would Coloradans not vote for ColoradoCare? There are two reasons. One is ProgressNow Colorado, whose executive director is a top Democratic adviser, Ian Silverii, the former chief of staff to the speaker of the Colorado House of Representatives. Silverii uses the Clinton rhetoric: We progressives love single-payer, nothing would make us happier than single-payer, but it just doesn't work fiscally, and we really need to be defending Obamacare, and defeating Donald Trump.

The other is Coloradans for Coloradans, which is bankrolled 100 percent by out-of-state Anthem, Cigna and other industry interests. They will spend millions trying to defeat ColoradoCare.

It's an asymmetrical contest, David against a pair of Goliaths. But the people of Colorado are not easily fooled, they are not afraid to stand up to authority, and they're willing to fight for what they want — and I suspect they get a big rush from being the first state to do what no other state has done.

I like the odds. Put your money on the feisty kid with the sling and the lucky rocks:
coloradocare.org

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