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Trumping Obamacare with Medicare-For-All

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Donald Trump promises to “repeal and replace” Obamacare and has said that replacement and repeal should be simultaneous. Let’s hope he insists on simultaneity. Repeal would be delayed since there is no Republican consensus on a replacement. But delay is preferable to the mess caused by a mere repeal.

Obamacare insured millions of additional people. And some parts are very popular, especially its ban on denying insurance to people with preexisting conditions. But insurance markets would be destroyed if this ban is retained but the most unpopular part of Obamacare (mandatory purchase of insurance) is not also retained.

The obvious way to escape from this dilemma is to enact a single-payer system — an improved Medicare-For-All — financed by general taxes. Nobody would have to buy insurance, but everyone would be insured. People would not have to choose between incomprehensible policies with different coverage and doctor “networks.” Patients would no longer “churn” between different types of insurance, each with its own network, as incomes change. People would no longer have to document their finances in order to qualify for subsidies.

Medical providers would no longer need huge staffs — now costing about \$80,000 per year for every doctor — to bill dozens of insurance companies.

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