

The Problem with Compromise

(Published 10/4/2013 in Salida Mountain Mail)

The impasse in Washington that brought about a partial shutdown of our government, something that even Osama bin Laden could not accomplish, hinges on passage of a “clean” continuing resolution, one without amendments relating to defunding or postponing the Affordable Care Act (“Obamacare”). Republicans in the House insist that these amendments represent a compromise between their stated position (abolish Obamacare entirely) and the Democrat’s position (full steam ahead with no additional delays). What has been forgotten is that a large number of Democrats and Independents in America originally supported a single-payer approach to health services, similar to the many quite successful programs in most of the rest of the more advanced nations on our planet. The Affordable Care Act, flawed as it is, was already a major compromise agreed to by both Republicans and Democrats and passed into law. With this compromise, many abusive policies of the health insurance industry (such as denial for pre-existing conditions, the hiking of premiums following covered claims, and placing caps on coverage) are now history, young people just starting their adult lives can continue being covered under their parents policies until age 26, children throughout our land will now have affordable access to annual dental and vision checkups, and millions of Americans will have access to affordable health insurance and will be able to live healthier and more productive lives because of it.

In exchange for abandoning the single-payer approach, the compromise agreed upon by both sides stipulated that coverage for these benefits remains in the private sector. Private insurance companies, not the government, are responsible for collecting premiums and paying benefits. The government (federal, state, or a combination) merely assists the private sector by setting up easy-to-use insurance marketplaces, or exchanges, where individuals can compare plans and choose the coverage best suited to their needs. And yes, the government will provide a schedule of subsidies to help those whose income levels make paying for the premiums difficult. The hope, of course, is that the exchanges will increase competition between companies and help keep premiums from increasing at the rates we’ve seen these past few years.

So a compromise was reached, the bill was passed and signed into law. But now all memory of the ACA being a compromise to start with has been lost, and the House majority wants a new “compromise” to skew the original compromise more to their starting position. This in spite of the fact that the original ACA has already been compromised by allowing small businesses to postpone adoption for an additional year. Their insistence on putting off enactment for everyone for a year does little to hide their darker fear that maybe, just maybe, the American public will find that they like affordable health care insurance and, once they’ve tried it, will lobby strong and hard to keep it. I say let’s give Obamacare its best shot. If it crashes and burns, then we can start over and push again for the single-payer approach.