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If Mitt Romney wins, what might happen?

By:

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Now that the Supreme Court has confirmed the Patient Protection and Affordable Care Act as the law, the debate has moved to the political realm.

If Republicans win the presidency and gain control of the Senate along with their control of the House, what would they replace it with?

A 60-vote majority in the Senate wouldn't be needed to make substantial changes in the law. As Democrats showed, there are Senate rules that would allow votes without the filibuster rules.

Mitt Romney is on record as saying he would immediately grant states expanded rights to earn waivers from the law. Just how broad those waivers would be is in question.

Even Obamacare does not provide universal coverage.

Here are a few ideas that are being offered, many of them previously mentioned on this page.

Change tax credits

Convert the employer tax credit to a credit for individuals.

This would do several things. First, it would make the cost of health insurance more transparent. Employees don't see the cost they pay for the uninsured in hospitals, estimated at about \$1,000 a year. There also is less incentive to shop for cost when payments are made through a third party.

This also would free employers from the burdens of providing the insurance, allowing pay raises to be reflected in pay checks and not in health insurance subsidies.

Health blogger **John Goodman** has proposed a plan that duplicates candidate Barack Obama's proposal in 2008: universal coverage and no individual mandate. Another way to put it is it would be somewhat similar to candidate John McCain's proposal of 2008.

The employer tax credit for health insurance would be converted to an individual tax credit.

Those tax credits that are unclaimed would go as federal subsidies to safety net hospitals that treat the uninsured.

The amount of the subsidy would be debated, of course, as it should be. There must be a budget. Eliminating the third party shenanigans would provide a reality check.

In Massachusetts, which used the mandate to provide health care, there are new proposals being considered to rein in costs.

That involves a government agency that could force renegotiation of high-cost health care contracts.

Minimize mandate

Allow any health insurance policy, no matter how minimal, to qualify for the mandate, wrote Holman Jenkins in The Wall Street Journal. He predicts a booming marketplace of low-cost health insurance policies that would have to compete.

It's no secret that Gov. Rick Scott is a former hospital executive. So when he decided to turn down an expansion of Medicaid for Florida, he created some pushback among hospital executives.

Part of the give and take in the Affordable Care Act is that federal subsidies will be reduced to hospitals in return for providing an expansion of Medicaid. Presumably, with better care through Medicaid, fewer people will be going to emergency rooms.

The law was expected to provide Medicaid to many who don't qualify today, mostly childless adults with low incomes.

The federal government will provide 100 percent of the cost for Medicaid expansion at first, cutting back to 90 percent by 2020. Yet Scott says Florida cannot afford its share.

Thus the balancing act continues.

Other models

Another model is the bipartisan Medicare plan proposed by U.S. Sen. Ron Wyden, D-Ore., and U.S. Rep. Paul Ryan, R-Wis.

It would reform Medicare by introducing more competition. The Wyden-Ryan plan is big on options and makes changes only gradually, but it also concentrates on using the competitive marketplace to hold down costs.

Other Republican proposals tend to include competition across state lines, fewer mandated coverage requirements and more portability.

All of these ideas become academic discussions depending on the results of the election this November.

Do voters want the marketplace or the government to have more control?

Republicans will need a clean sweep to put them into action.