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The Victory Lap

Republican Perspective

By John Littig

The Victory Lap

On April Fools' Day, the president of the United States spiked the ball. He took a victory lap on the success of his "signature achievement"- the Affordable Care Act (ACA).

The cause for celebration was that sign-ups had reached the targeted number. On the theory that a certain number of sign-ups would be necessary to sustain the ACA's viability, the administration had set that target at 7 million. As sign-ups lagged, they disavowed that goal, aligning instead with the 6 million projected by the Congressional Budget Office. But on April 1, the president addressed a crowd of cheering administration officials in the Rose Garden, and re-embraced the 7 million goal - which he declared had been surpassed, at 7.1 million sign-ups.

Now that number is a bit squashy. First, we don't know how many of the 7 million merely put a health insurance plan in their shopping cart, versus how many actually enrolled by paying the bill at check-out. Second, we don't know the age mix of the signers-up; this is important because a strong percentage of "young healthies" is needed to offset the higher medical needs of the older, less healthy enrollees. The administration does not disclose these numbers. Nonetheless, let's take the 7 million at face value.

Let's consider a second number. Consensus has it that 5 million health insurance policies have been cancelled since Oct. 1, 2013, because they did not comply with ACA requirements. Senator Tom Coburn puts the figure at 5.9 million. (And it's projected another 50 to 100 million will similarly lose their policies when the "employer mandate" kicks in and employers decide that it's cheaper to pay the fine rather than pay for ACA policies.)

The White House called these canceled policies substandard, or "junk policies." Also, since these are policies, not people, it's fair to assume many of the subscribers had family members on their cancelled plans - so the number of people stripped of their health insurance may in fact be much higher than 5 million. But let's forget about Coburn and so-forth, and just accept that 5 million people have been tossed off the junk plans that they liked - or at least they had them, even if we can't prove they liked them.

Which all brings us to a third number. According to CNN Money, in September 2013, the Census Bureau put the number of uninsured Americans at 48 million. The administration says that 3 million of the visitors to the ACA website were diverted to Medicaid. That still leaves the number of uninsured around 45 million.

Okay. So now we have three numbers, which may be somewhat flawed but let's slog ahead: 7 million ACA sign-ups, 5 million whose policies were cancelled and approximately 48 million uninsured when the ACA took effect. Now let's "do the math."

Let's agree that the 5 million whose insurance plans were cancelled are responsible enough to know they need health insurance; that's indicated by the fact that they actually had health insurance before the rug was pulled out from under them. And let's further assume that, to remedy their plight, they signed up for

ACA plans. So that's 5 of the 7 million ACA sign-ups touted by the president. But if that's true, then only 2 million of the sign-ups came from the ranks of the 48 million previously uninsured. Caramba!

The primary objective of the ACA, if I understand it, was to insure the uninsured. After the forced displacement of at least 5 million previously insured Americans, the net gain is 2 million newly insured under the ACA. Throw in the 3 million added to Medicaid and it's still not much of a dent in the uninsured population.

Does this justify a victory lap?

John Littig can be emailed at jslittig@aol.com.