

Health care law's foes seek to prevent participation

John Yarmuth

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It's easy to lie about the Affordable Care Act.

Health care is a complex issue that affects every individual differently, which makes health care policy difficult to explain and particularly susceptible to spin and distortion. But what began as a disingenuous misinformation campaign by some opponents of the law has become something much worse.

Obamacare is no longer hypothetical. It's inevitable. As such, opponents have refocused their deception from undermining support for the law to preventing participation, denying not only information but services that could benefit millions of Americans.

This is more than disingenuous — it's dangerous. And for those listening, it could have devastating real-world consequences.

Earlier this month, I launched a feature on my website to correct the most common misinformation about the Affordable Care Act and complement the numerous online resources available to help you take advantage of the law.

For example, some opponents are fond of saying the law is a “government takeover” of health care. False. The law ensures a market-based system where private insurance companies compete for your business through state-based exchanges. In Kentucky, ours is called Kynect. For the first time, you will be able to compare apples-to-apples plans and decide what's best for you, your family, or your small business. It's similar to shopping for flights on Orbitz or Travelocity.

Opponents often claim the Affordable Care Act is a massive tax increase on the American people. False. The tax provisions in the ACA amount to a major tax *cut* for most families. If you buy health insurance on the exchange and make up to \$46,000 a

year, for instance, you will qualify for premium credits and cost-sharing subsidies worth up to thousands of dollars a year to make your care more affordable.

You might have also heard opponents claim the law hurts small businesses. The fact is, small businesses are not required to provide coverage under the Affordable Care Act but benefit enormously from its provisions. Small-business owners are entitled to new tax credits for providing insurance to their employees, and more than 360,000 small businesses have taken advantage of those tax breaks to help cover their health care costs. But the most significant change for small-business owners will be new insurance options. Small-business owners will be able to purchase health coverage through the Small Business Health Options Program (SHOP). They can compare benefits, price and other elements of care for themselves and their employees. Enrollment opens Oct. 1, and coverage begins Jan. 1.

Senate Minority Leader Mitch McConnell and others have warned that the IRS will gain unprecedented access to your personal health information — an effort to scare you away from signing up for care. This is another false claim. Contrary to what happens now with private insurance, you will not have to share medical history to enroll in a plan and, starting Jan. 1, cannot be denied coverage because of a pre-existing condition. The only additional information the IRS will have is whether you have health insurance. It's a simple yes or no on your tax form.

The list of distortions goes on, but so has implementation of the law. And we are nearing a historic moment, when 640,000 uninsured Kentuckians and more than 30 million Americans will have access to affordable, quality care — many for the first time.

But there are opponents who are using some of the most despicable political tactics I've seen in my lifetime to prevent you from realizing the law's benefits.

For example, some members of Congress are refusing to help constituents seeking to assess their new options and meet the requirements of the law. Outside conservative groups are waging a campaign to discourage people from enrolling in exchanges — with plans to set up disinformation kiosks at upcoming football games and other events. Oklahoma's attorney general is actually suing to prevent residents who enroll in their exchange from receiving tax credits and subsidies to help cover costs.

In June, Health and Human Services Secretary Kathleen Sebelius mentioned that the agency was considering working with sports leagues to help get the word out to people who are eligible for new insurance under the law. Making sure 30 million people know their options is a massive undertaking, and the same strategy worked well in Massachusetts years ago. In response, Sen. McConnell ominously warned the NFL, MLB, NBA, NHL, PGA and NASCAR that participating in this nonpartisan, informational public awareness effort would leave them vulnerable to political retaliation.

Enough. Opponents of the Affordable Care Act have every right to oppose it, to continue fighting to repeal it, and to try to defund it. They should point out problems that arise so we can address them.

But preventing constituents from getting the health care information they need and accessing potentially life-saving care are unacceptable. These opponents have failed to carry out their most basic responsibilities to the people we're elected to serve.

The truth is, health benefits are expanding under the Affordable Care Act. There will be no annual or lifetime limits on coverage, and everyone will be guaranteed the availability of health insurance, regardless of medical history or pre-existing conditions. Insurance companies can no longer charge women more than men for the same policies. Young adults are able to stay on their parents' health plans until age 26. And every American will be entitled to a basic level of care that is better than today.

If you have questions about how the law affects you, please visit Kentucky's exchange, kynect.ky.gov. You can also contact my office at (502) 582-5129 or visit my website at yarmuth.house.gov, where you will find information and resources about the implementation of the law.