

My remarks on individual mandate repeal were taken completely out of context

By: *Tom Price*

The elimination of ObamaCare's individual mandate was a major victory for tens of millions of Americans struggling to pay inflated health-care costs. It has freed them from the mandate of propping up flawed aspects of ObamaCare by subsidizing the coverage costs for others — or paying a stiff fine for opting out.

In today's era of "gotcha" politics, my recent remarks before the World Health Congress about the effects of the individual mandate repeal were taken completely out of context. Having made the commonsense observation that absent other reforms, I noted that ObamaCare patients will have to bear more of their own health-care costs as a result.

Democrats latched on to this point as if I had just admitted that eliminating the individual mandate was a bad move. "I'm glad to see former Secretary Price admit the truth," said Sen. Patty Murray (D-Wash.), the top Democrat on the Senate Health Labor and Pensions Committee. "Former Secretary Price's comments make it absolutely clear who families should hold accountable — President Trump and Congressional Republicans."

Not quite. Indeed, families should hold President Trump and congressional Republicans accountable for freeing them from the individual mandate that disproportionately hurt lower income Americans, who not only are least able to pay inflated ObamaCare costs but also were disproportionately recipients of fines. Roughly 80 percent of the millions who paid the fine for choosing not to get health coverage earn less than \$50,000 a year.

The significant health-care cost increases as a result of ObamaCare have contributed to young people delaying major life decisions like buying a home, getting married and having children because the costs have eaten the portion of household budgets that otherwise would have funded them.

Annual premium cost increases in the individual market as high as 50 percent have also contributed to stubbornly low small business creation in recent years because it has made starting a business far costlier. In nearly one half of the counties in the country, there is only one insurer option left on the exchanges. In dozens more,

there are none.

These ObamaCare victims are now free to pursue cheaper options like flexible plans, short term plans, expanded association health plans, concierge care and other emerging market-based options. They can pursue their personal and professional dreams without the individual mandate millstone around their necks.

But what about the rest of the people in the health-care insurance markets? In an effort to try to help those who use the most health-care resources, I supported the American Health Care Act, which passed the House of Representatives last year, when I was Health and Human Services Secretary. Though it didn't pass the Senate, this bill would have created high-risk pools, among several other provisions to help chronically ill patients.

But even absent legislative action, reforms at the executive level that eliminate artificial constraints to new health-care coverage options will give ObamaCare users more choices at lower costs.

These include expanded association health plans that allow small businesses to band together to achieve lower rates. And they include short term duration plans that relax ObamaCare's essential health benefits, so — for instance — seniors with diabetes don't also have to pay for maternity care and drug rehab coverage.

Democrats have exposed their hand. They plan to blame the nascent ObamaCare death spiral on Republicans' repeal of the individual mandate, which allows healthy people to escape. But the real responsibility lies with creation of the system that so many people were desperate to escape in the first place.

Democrats may complain about the repeal of the individual mandate, but their cynical political motives are there for all to see. As usual, their actions speak louder than their gotcha fundraising appeals.

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