

The Democrats' Unfair Advantage

I was asked today, "Will the Republicans identify any aspects of the 'Health Care Reform Bill' that are clearly beneficial and economically feasible? I realize that there may be no money available to support and pay for the various reforms, but are there any provisions that *should* be salvaged/preserved? Are there any provisions that do not amount to reckless and destructive burdens?"

Of course, the answer to that question depends partly on what one means by "economically feasible." Many believe that anything paid for by someone else automatically belongs in the "economically feasible" category. Salvaging some of the "beneficial" provisions of ObamaCare should not be done without at least evaluating who gains from those provisions, who pays for them, and whether a by-product is the loss of individual liberties.

The Republicans will likely run on a platform of "repeal and replace" during the 2010 mid-term election campaign. If they simply call for a repeal of ObamaCare and nothing more, the Democrats will accuse them of wanting to throw sick babies into the street. That is why the legislation prohibits insurers from denying coverage to children who have pre-existing conditions. It allows Democrat candidates to trot little kids on stage and dare the Republicans to take away their insurance.

The Democrats always have a natural advantage when campaigning, because they propose and pass laws that give people something for nothing. Republicans then have a difficult time arguing against those laws because the Democrats can appeal to the *emotions* of the voters, while the Republicans must appeal to their *logic*. Inasmuch as a substantial percentage of voters think with their emotions than with their brains, the Democrats usually have a distinct campaign advantage. (That is, until they screw things up with incompetents like Jimmy Carter, at which point even the dumbest voters have an encounter—however brief—with logic.)

Emboldened by the passage of ObamaCare, suppose that Obama, Pelosi, and Reid were to now declare a "food crisis" because *some* children in the United States are not well fed. Their plan is to give food stamps to every family earning less than \$88,200 (400 percent of the poverty level). The poorer the family, the more food stamps they would receive. Those families earning \$88,200 or more would receive no food stamps.

The new food bill passes and tens of millions of Americans start receiving free food. Republicans, who opposed the plan because it will bankrupt the nation and provide an incentive for people not to work, campaign on a platform of repealing the legislation.

Throughout the election campaign, of course, the Democrats trot out skinny little children and say, "How dare those nasty, evil Republicans take food from the mouths of these defenseless children! Have they no shame?"

...and that, folks, is how America is led down the path of socialism.

Most people hate to accept it, but actions have consequences. Of course we all feel sorry for parents with sick children. If a child gets sick and the parents do not already have health insurance, they will have a difficult time obtaining it. They may be able to buy it, but it will be expensive and will exclude coverage for a fixed amount of time. (Life insurance policies, for example, generally do not cover suicide for the first two years in order to avoid losing money on policies sold to depressed people who are eager to jump off a bridge.) Faced with a sick child and no insurance, the parents have no choice but to rely on charity, the generosity of doctors and hospitals that donate tens of millions of dollars in free services annually, and any state or federal program that can assist them.

The problem is that the parents should have bought insurance *before* their child became ill. That is what responsible parents would do. And that is what keeps premiums lower. A high-deductible policy for a healthy child is not particularly expensive. But by not buying a policy the parents are gambling with their child's health. They are betting that their child will not get sick or injured. If they win the bet, they save money by not having paid any insurance premiums. If they lose the bet, they want everyone else to foot the bill. (How thoughtful of them!)

Yes, health insurance is not cheap. Neither is food or rent or gasoline. (Hundreds of times we have all heard Obama say, "If we don't act now, health insurance premiums will continue to increase!" Yes, that is true. But it is also true that the cost of groceries, gasoline, automobiles, clothing, toilet paper, haircuts, and paper clips will also increase. Obama and his fellow Democrat-Socialists did act... and health insurance premiums will still continue to increase—along with the national debt.)

If you want to have children, you have to set priorities. Health insurance or cell phones? Health insurance or eating in restaurants? Health insurance or a new car? Health insurance or a plasma television? Health insurance or a trip to Jamaica? "You pays your money and you makes your choices." Don't blame others for your poor choices.

I started to write, "The 'octomom' does not have the right to have eight children"—but that is not correct. The "octomom" *does* have the right to have eight children. But she does not have the right to bear eight children *at someone else's expense*. (Let that thought sink in for a moment if it did not come to you intuitively.)

ObamaCare was invented to end a crisis that does not exist. Obama warns that if we don't address rising health care costs they will bankrupt companies, individuals, and the nation. "If costs keep rising at the same rate the world will end... blah, blah, blah." That is like arguing, "If the spread of AIDS continues at the same rate, everyone in the world will have AIDS." But that is true only if everyone in the world uses intravenous drugs or engages in sexual promiscuity. If you are not a drug user and are faithful to your spouse the odds of your getting AIDS are infinitesimally low.

When Obama says, "If we do nothing," he means, "The government wants to get involved." It is incorrect to assume that, absent federal intervention in the health care

industry, Americans would eventually be paying 100 percent of their incomes for health care. Are they so stupid that they would do nothing? No, people would act in their own self-interest to prevent personal catastrophe. As an example, Americans with individual health insurance policies would work to lower their premiums by changing to policies with higher deductibles or greater out-of-pocket limits. They would take more personal responsibility for their own actions. They would visit the doctor only when necessary. They would not demand expensive brain scans because they get headaches. They would eat better and exercise more. They would do those things on their own, if only to save money.

Individuals with group health insurance provided by their employers, faced with minimal or no wage increases because of rising premium costs, would eventually agree to lesser coverage with higher deductibles. The employees would ultimately say, "I would rather have a raise than acupuncture coverage." They would voluntarily give up the "Cadillac plan" coverage—which gave them more insurance than they ever needed in the first place.

In other words, Americans would stop demanding cradle-to-grave coverage, and insurance would return to its original purpose: insuring people against extreme, unexpected events. Americans would become more responsible for their own lives and their own health. They would be more cautious about how their health care dollars were spent, because more of them would be their personal dollars.

But ObamaCare arrived to help people avoid responsibility and to save them from the consequences of their actions. The legislation forces the insurance companies to accept all sick children as customers, no matter what. They cannot be denied coverage. In the "real world"—that is, the reality that liberals pretend does not exist—the insurance company would demand much higher premiums for being forced to take on such customers. ObamaCare says, "No, you can only charge what the Secretary of Health and Human Services, Kathleen Sebelius, says you can charge!"

ObamaCare will therefore encourage parents *not* to buy insurance for their children, because they know they *cannot* be denied coverage. Yes, there is a fine for not buying insurance, but the fine is so low that many people will pay the fine rather than buy the insurance. (The fine is also unconstitutional. The Democrats argue that the Constitution gives them the power to *regulate* interstate commerce. But it certainly does not give Congress the power to force people to *engage* in interstate commerce. And one would be hard-pressed to explain how health insurance can be interstate commerce if it is illegal to sell policies to customers in another state.)

Before Obamacare, parents understood that health insurance is obviously easier to obtain and cheaper to buy if purchased before their children become sick. (Why that should surprise anyone is beyond me. Does anyone expect to buy car insurance *after* their car has been stolen?) That reality has now been thrown out the window. Insurance policy customers now know that they will pay the same premiums as everyone else, because one goal of Obamacare is to make everything "fair." Not only can the parents wait until their

children get sick to buy health insurance, they won't even have to pay higher premiums because of it! ObamaCare conveniently prohibits the insurance companies from classifying customers according to risk. (Again, relate that to car insurance. Why should the owner of a 10-year old sedan pay the same rate as the owner of a new Corvette? It is certainly not "fair" to have all drivers pay the same rate; it is forcing the less wealthy drivers to subsidize the insurance of the wealthier drivers.)

Those of you who are healthy and who do not smoke will see your premiums increase, because Sebelius will prevent the insurers from setting rates based on risk factors! Because she does not want to penalize smokers for being smokers, she will instead make up the lost revenue by penalizing the non-smokers. Everyone is equal. How nice. (When do we start wearing identical uniforms?) All of you who do not smoke and who stay thin, exercise, and eat right... will now have to pay more for insurance, in order to subsidize those who do smoke, are overweight, do not exercise, and eat crap while watching Oprah. Welcome to socialism!

Obamacare is one big "pretend reality does not exist" piece of legislative garbage. Hey, Obama, Pelosi, and Reid: actions have consequences. "What? Well, we'll just have to pass a law declaring that actions don't have consequences! With just 51 votes in the Senate and 216 in the House we can declare anything! Hell, next month we may even repeal the law of gravity!"

Many suggest the Republicans cannot simply work to repeal ObamaCare; they must also retain the "good" aspects of the legislation. Those who make that argument apparently believe ObamaCare actually has some good things going for it. I don't see them. Even the demand that insurers accept all sick children no matter what is not really a good idea, because it encourages irresponsible behavior and forces responsible people to pay more to subsidize irresponsible people. Why is that a good idea?

Some argue that one good aspect of ObamaCare is that it forces insurers to eliminate annual or lifetime limits on coverage. But that can be accomplished now, without ObamaCare. All you have to do is telephone your insurance company and ask that a new policy be issued without those limits. They will certainly sell you a new policy. Of course, they will charge you more for it—but you are also getting more coverage. It is no different than buying a car and asking for an extended warranty. Yes, that warranty will cost you more. But you are getting more.

What ObamaCare does is attempt to make everybody happy by giving everyone extended warranties. But the legislators do not want to accept the reality that those extended warranties will cost the insurance carriers more money. Sebelius will say to them, "No, you can't hike your premiums. That simply isn't fair!" No, it certainly *is* fair to charge more for providing more—but reality cannot be allowed to intrude into the world of the leftist brain. So, the insurers will provide more coverage and absorb the cost as best they can. "As best they can" means, "until they go out of business"—at which point Obama, Pelosi, and Reid will say, "See! Capitalism does not work! We need a single-payer system!" (Do not believe for a second that is not their plan. How do you think Obama got

the vote of Dennis Kucinich, who wanted a single-payer plan? “Don’t worry, Dennie, you’ll get your single-payer system. Just play along with us.”)

The answer to the question, "Will the Republicans identify any aspects of the 'Health Care Reform Bill' that are clearly beneficial and economically feasible?" is “Yes, they probably *will* but no, they probably *should not*." There are things in ObamaCare that are clearly beneficial to *some* people. But unless "economically feasible" is stretched to include forcing person A to pay person B's benefits, nothing in ObamaCare is feasible that is not at the same time inconsistent with freedom.

That is the dilemma the Republicans now face. They can promise to repeal ObamaCare, but the Democrats and the leftist media will excoriate them as evil people who would take asthma medication away from a child. (Chris Matthews’ head will explode, Keith Olbermann will throw a hissy fit, and Rachel Maddow will be so incensed even her “life partner” will not be able to console her.)

The Democrats have painted the Republicans into a corner. That was most certainly intentional; they front-loaded the legislation with the "help the children" benefits so they could dare the Republicans to take them away by promising to repeal it. (The leftists may be evil, but they’re not stupid. They all took the Diabolical Schemes 101 course and paid careful attention.)

The Republicans will therefore be forced to pursue a "repeal and replace" strategy, where they will include the "help the children" and "eliminate the limits" benefits in their replacement legislation. (And if they let Senator Lindsay “Goober” Graham get involved, he’ll throw in a few other Democrats ideas as well.) Restoring some of the “goodies” of Obamacare will, of course, cause premiums to increase because the insurance companies cannot print money (like Obama, Geithner, and Bernanke are doing 24x7).

Republicans could conceivably explain to the voters that there is no such thing as a free lunch, but that cannot be done in a 30-second television commercial. Thirty seconds is more than enough, however, to show an asthmatic child gasping for breath, with an Ashton Kutcher or Cameron Diaz voiceover intoning, "Congressman Smith courageously voted to give this child the care she needs to breathe freely. His Republican opponent wants to deny that child the very air that would keep her alive. This November 2nd, vote as if her life depends on it... because it does." (Now, that may not match the infamous “child picking the daisy petals” campaign ad for LBJ that implied his opponent, Senator Barry Goldwater, was going to blow up the world with nuclear weapons and kill all the children... but it comes pretty close. That ad, by the way, was the handiwork of leftist Bill Moyers, the darling of PBS.)

To counter a “child with asthma” ad requires an appeal to logic. But emotion can readily trump logic... at least in the short run. Republicans cannot in 30 seconds explain the concepts of liberty and responsibility and creeping socialism—and the Democrats know it. The Republicans had therefore better come up with their own ads that appeal to emotion; ads that point out how ObamaCare will destroy the economy.

I suggest an ad depicting how the cost of ObamaCare will drive small companies out of business. Pick a real business, such as a restaurant, which has about 75 employees, both full and part-time. Show the restaurant owner closing down and boarding up his business, while saying, “Under ObamaCare, I have to pay \$150,000 in annual fines if I don’t give my employees health insurance. I don’t have an extra \$150,000 per year. Before ObamaCare they may not have had health insurance, but at least they had jobs. Now 75 people are out of work, including me. Thirty years of hard work, down the drain.” End the ad with a scene of the restaurant owner being hugged by his crying wife, surrounded by his children and his distraught former employees. Dissolve to a smiling Nancy Pelosi, saying how Obamacare is a “victory for the American people.”

In other words, fight emotional ads with emotional ads. (Take my advice, RNC head Michael Steele. That is, do your job for a change.)

Ultimately, the outcome of the battle will be determined by the American people. They can choose liberty over statism. They can choose independence over dependence. They can choose logic with emotion over emotion without logic.

If the American people make the wrong choice, it will not be long before the government decides there is not just a health care crisis, there is a food crisis... and the entire food industry will be nationalized. If you have a problem with your child's future meals being dependent on federal food ration coupons, you had better join the battle now.

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