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PULLING THE PLUG ON OBAMACARE: Some fear an injection of reform could become an overdose on repeal

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Posted: Sunday, February 12, 2017 12:36 pm | Updated: 3:15 pm, Sun Feb 12, 2017.

JACK "MILES" VENTIMIGLIA Editor | **0 comments**

Warrensburg – Those who want to kick the crutch out from under people using the Affordable Care Act either have not met a Warrensburg family that suffered before the ACA or do not care about the affect on their neighbors.

University of Central Missouri instructor **Phong Nyguyen's** son, **Toby Nyguyen**, 14, has Peutz-Jeghers syndrome, a genetic disorder that can block the intestine and cause pre-cancerous polyps. Being born that way meant Toby Nyguyen has a "pre-existing condition," so the insurer refused coverage, forcing a drain on family savings.

After the ACA passed, the Nyguyen family received insurance coverage, Phong Nyguyen said Sunday.

"Our lives were definitely improved by Obamacare. I can say that unequivocally," he said. "For people in comparable situations who don't have employer insurance, they would absolutely rely on Obamacare for the survival of their family."

The Nyguyens later moved from Obamacare to UCM insurance, but repealing the law could let insurers return to the past practices; Toby Nyguyen could be dropped immediately due to his pre-existing condition. Any family could face the same treatment.

Despite Republican opposition, millions of people are using the Affordable Care Act and fear what would happen if the act is repealed without a similar replacement in terms of covering pre-existing conditions, not being able to drop people who become sick, not charging higher rates to women and continuing to allow families to insure offspring until age 26 instead of cutting them off at age 19. Before the ACA, such protections did not exist even for people with insurance.



In addition, sick or well, insurers could drop all children after a certain age, Phong Nyguyen said. Obamacare keeps offspring on their parents' policies, optionally, until age 26. The typical cut-off had been 19, when many young adults struggle financially while on their own for the first time.

"That's one of the things that would deeply concern us," Nyguyen said.

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Representing a statewide group, Missouri Health Care for All, **Jen Bersdale**, said around 290,000 Missourians used Obamacare in 2016, though some counties have only one provider.

"We agree that's a problem. We should be looking at policies to address (that), but when we have almost 300,000 people enrolled in plans, just yanking people off the plans they have isn't the solution," she said.

Ending Obamacare does not mean more insurers will offer plans, Bersdale said.

"We were a low-competition state before the Affordable Care Act," she said. "It's sort of a 'don't throw the baby out with the bathwater' situation."

If Obamacare ends, Bersdale said, insurers would lose customers.

"Sure, the insurance companies gain back the ability to discriminate against people with pre-existing conditions, but I don't think we can make as many changes as we've made to the health care system and just go back," she said. "People have come to expect that if they have health insurance it's going to cover their needs."

POLITICS

Then-Senate Finance Committee Chairman **Max Baucus** in 2009 worked on Obamacare with the same Republican committee members who 15 years earlier had offered an alternative to "Clintoncare." The Gang of Six made bipartisan headway on Obamacare based on the 1993-'94 Republican plan, but GOP Sens. **Chuck Grassley** of Iowa, and **Michael Enzi** of Wyoming backed off.

"Senate Republican Leader **Mitch McConnell** had warned both Grassley and Enzi that their futures in the Senate would be much dimmer if they moved toward a deal with the Democrats that would produce legislation to be signed by **Barack Obama**," The Atlantic reported. "They both listened to their leader. An early embrace by both of the framework turned to shrill anti-reform rhetoric by Grassley – talking, for example, about death panels that would kill grandma and statements by Enzi that he was not going to sign on to a deal."

No Republican senator voted for Obamacare. Positions have reversed since 2009 when Democrats sought GOP help to draft the health care law, with Republicans now asking Democrats for rewrite help.

A rewrite could be beneficial, Bersdale said.

"Everybody who works with health care policy of any type would agree that there are changes and improvements they need to make so that people can get the care they need," she said.

Sen. **Roy Blunt**, R-Missouri, blasted Democrats in a press release for not embracing the GOP's rewrite request.

"Despite all of their claims to the contrary, this law has forced millions of Americans off the plans and doctors they liked and could afford, drastically driven up premiums and deductibles, and slashed the number of health plan options available to families," Blunt stated, then added, "Now is the time for Senate Democrats to start making things right."

U.S. Rep. **Vicky Hartzler**, R-Missouri 4th District, directed her criticism at the ACA, including higher premiums.

"We can repair the damage done from this broken and unsustainable law. ... This bill is the first step in doing that, allowing us to bring relief to the scores of Americans who have been hurt under Obamacare," she stated.

The bill Hartzler referenced passed 227-198, with all Democrats and nine Republicans in opposition. The bill directed committees to work on repealing the ACA.

But Republicans are hearing constituents who want a plan to heal, not pull the plug on, Obamacare.

Sen. **Claire McCaskill**, D-Missouri, told The Daily Star-Journal she would like to help improve Obamacare after she sees the Republican replacement.

"It is very premature to ask Democrats to work on a 'replace' plan until they have one," McCaskill said.

Republicans had years to offer an alternative, with the House voting more than 60 times to replace the ACA.

"Let us see ... if there's anything that makes sense, if the protections are still going to be in place for people who've had the nerve to be sick before, if women aren't going to be charged more because they're women," McCaskill said. "We are all anxiously waiting for the elusive, invisible, as of this moment still-not-revealed plan."

WAITING FOR HELP

The ACA could collapse under **Trump's** first executive order, signed Jan. 20. He urges opposition in ways including granting waivers, exemptions and delays in following the law. As one example, if people do not sign up for insurance, then the order may stop them from being fined, which could lead to fewer sign-ups and erode the incentive insurers have to offer policies. Allowing the law to disintegrate would hurt people, McCaskill said.

"We'll have chaos," she said. "We'll go back to the days where ... you could bank on your insurance premiums going up 10 to 20 percent a year. ... We'll go back to that and people will be able to buy insurance policies that only rarely provide coverage. They will still have problems with high co-pays and deductibles, and many insurance companies will exit the markets entirely because of the uncertainty."

Republicans have challenges, McCaskill said.

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"They have taken on a big responsibility here," she said. "They have told the American people repeatedly for seven years, 'Give us power and we will repeal and replace.' They now have the power."

Speaking out on political issues as he did in 2011 is not something he does, Nyguyen said, but the ACA strikes home. He said repealing the act could hurt everyday people and their children in this community and nationwide.

"I wasn't motivated by a political impulse so much as something that deeply, personally affected me and I felt needed to be shared in order to help people," he said.

The idea of dropping Obamacare without a replacement is scary, Nyguyen said.

"I'm very worried for my son and worried for my family if they repeal without any replacement," he said. "I'm concerned particularly about the pre-existing condition clause."

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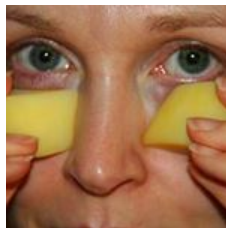
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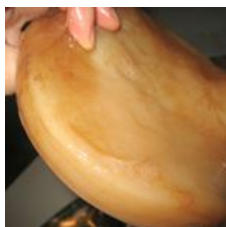
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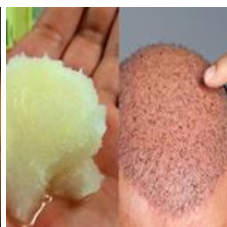
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