Why Americans love to hate Obamacare

Under Obamacare, the percentage of people without health insurance dropped from 18% to 7% nationwide. Through Obamacare’s state exchanges, 23 million Americans enrolled in either private insurance or Medicaid, that’s roughly 1 out of 6 nonelderly, eligible consumers. Everyone in this country is bound to know someone, a friend, a family member, who got coverage under Obamacare. How is it than that the President of the United States casually discards the ACA as a “disaster” and the Republican Party spent the last seven years trying to dismantle it- more importantly, why do so many Americans love to hate Obamacare?

The Patient Protection and Affordable Care Act (ACA) was signed into law on March 23rd 2010. Most of the major provision of the law went into effect January 1st 2014. All interested parties (insurers, states, providers) had adequate time, officials thought, to implement the necessary infrastructure and administrative systems to facilitate all the provision of the new law. It was a herculean task; nearly half of the 50 states opted out of developing a state exchange and declined the federal funding for Medicaid expansion. Insurers and providers across the nation struggled to modify their admin systems enough to adequately fulfill their regulatory obligations. Those States that dug in and developed their State Exchange, like California, initially experienced their fair share of difficulties, but eventually worked out most of the glitches. The ACA represented a massive overhaul of the health insurance marketplace; Consumers, insurers and providers were simultaneously confused and frustrated by the scope and complexity of the new law.

But this isn’t just any can of corn, this is health care, this is personal! The intimate nature of health care magnified the difficulties that arose from implementing the health care reforms outlined by the ACA. It took time for consumers to adjust to the many new regulations (guaranteed issue, premium tax-credit, open enrollment period, mandatory health coverage, online enrollment, age-based rates, etc.) that replaced the old way of doing things. Consumers also had difficulties using the online marketplaces, or State Exchanges, to enroll in health insurance. The federal online site and many state exchanges were simply not ready or robust enough to handle the initial flood of consumers seeking to enroll online. The concept was great, but the execution was awful. The rollout of the ACA was anything but smooth and many anxious consumers were left feeling angry and frustrated from their initial enrollment experience. These first impressions proved to be nearly impossible to reverse or undo, and they set the tone for consumer’s early reluctance to fully embrace the ACA.

Certainly, for those consumers who could finally get health insurance despite their pre-existing condition, and for those who qualified for the expanded Medicaid program, or the premium subsidy for private insurance, the ACA was a life saver. However, it didn’t feel that way for many middle-income consumers who didn’t qualify for either the expanded Medicaid program or the premium tax-credit, yet were still squeezed by exorbitant premiums. They were caught in the same old dysfunctional health care system and felt as if the government had abandoned them. Consumers that didn’t directly benefit by the ACA took the misguided position that the ACA wasn’t the cure but the cause of their health care problems.

In reality, the ACA’s problems have more to do with policy perception than policy mechanics. Americans love to hate Obamacare, NOT because they are against health care reform, but because of negative publicity and partisan politics.

1.) The philosophical differences between Democrats and Republicans on what Health Care in this Country should look like is simply too big a gap to bridge. The democrats passed the ACA in 2010 with NO Republican votes, and in 2017 the house republicans barely passed their “replace
and repeal” bill with NO votes from the democrats. **There is no way that any public policy can survive, let alone thrive, if half the team is working against it.**

2.) The ACA was big and complicated with lots of explaining to do. In other words, it was a marketing nightmare. In general, people hate change and they especially hate change that requires lots of explaining. Democrats didn’t do a good enough job convincing the American consumer of either the necessity or the value of the ACA.

3.) Right out the gate, the Republicans derisively branded the ACA as “Obamacare.” If you didn’t vote for Obama, or you don’t like his politics, or you don’t like him, you are surely not going to embrace Obamacare – even if you actually enrolled in the Affordable Care Act. That’s right, people hate Obamacare, but they love the ACA.

4.) Republicans continued to vilify Obamacare at every opportunity. Sixty (60) times over the last seven years they passed bills to “replace and repeal” Obamacare, further reinforcing the negative image of the ACA to the general public. Shamefully, they offered no constructive amendments.

5.) Too few Americans actually have “skin” in the health care reform game. According to a 2016 Kaiser Family Foundation report approximately 56% of eligible non-elderly consumers have employer sponsored health insurance, 15% have Medicare and 20% have Medicaid. That means roughly 9% of the insurance purchasing public was explicitly impacted by Obamacare; the other 91% are wondering what the fuss is all about. **Social indifference is the main impediment to meaningful health care reform in this country.**

Republicans promised for seven years to destroy Obamacare, and when they finally had the chance, with a Republican House and Senate and a Republican President, we found out that they were full of hot air. They didn’t have a plan, they never had a plan. In April 2017, house republicans barely passed a bill that would cause 23 million Americas to lose their health care coverage and then punt it to the Senate where it will likely die. It’s a lousy deal and the American people are now rallying behind Obamacare. They don’t want to lose their coverage; they don’t want their friends and family to lose their health insurance. Even republican governors of red states don’t want to lose the Medicaid expansion program that covers so many of their citizens. Health care provider organizations like the AMA and AHA support Obamacare and don’t want to go back to the old days of finding creative ways to write-off uninsured patients.

Maybe Americans don’t really love to hate Obamacare after all; it just took some time to get use too. To quote Joni Mitchell, “You don’t always know what you’ve got ‘till it’s gone,” or someone threatens to take it away. However, that doesn’t mean that Obamacare is perfect, most American would agree that we pay too much for our health insurance and get too little in return. The ACA didn’t make health insurance free, but it did make it accessible to all and more affordable for many and that’s a paradigm shift of momentous importance. **Obamacare was a huge step in the right direction, but it was health INSURANCE reform, and what we need is health CARE reform.**