

# ***PERSONALLY SPEAKING***

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## **THE LATEST OBAMACARE ABUSE: TRAMPLING ON FREEDOM OF CHOICE**

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*Permission to quote is granted when the source is acknowledged.*

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The real crisis today regarding Obamacare is NOT how to get the website *healthcare.gov* up and running effectively. That's a straightforward technical problem that simply requires the government to engage the contractors who can get the hardware and software right. The burning issue is this: should the federal government force millions of Americans with their own individual private health insurance plans, which they regard as best for their needs and circumstances, into replacing those plans because the government regards them as "substandard"? That is a complex political problem involving a clash between Washington elitists and the governed.

Though the cancellation notices for those substandard plans come from private insurers, the impetus comes from the fine print in the Obamacare law wherein public officials and bureaucrats in Washington assert in effect that their value judgments in matters of individual health care needs and insurance coverage trump the value judgments of millions of individual Americans. Obama's often-repeated promise "if you like your plan, you can keep it" has become "if I like your plan, I'll let you keep it." This comes as no surprise to Washington insiders. It has been in the works for three years.

The question of the proper coverage for health care needs is intrinsically value-laden that inescapably is addressed in terms of the values of the persons who decide in great detail what those needs are. Should the minimum standards incorporated into the available plans require coverage for drug rehabilitation for everyone? Should those standards cover hair loss, birth marks, tennis elbow, facial wrinkles, routine childhood vaccinations? For everyone? In the end, what is included in the Obamacare minimum standards depends on judgments made by Washington elitists.

There is, however, a not-so hidden agenda at work here. Many in Washington and their progressive allies want more than anything else a single-payer system. Obama himself stated that his strong preference is for such a system but several years ago made the political calculation that America is not ready for a single-payer system and for that reason it likely would not pass Congress. Closing down part of the market currently served by private insurers paves the way for a single-payer system.

This is not the first time that Obamacare has trampled on the freedoms of Americans in matters regarding health care. The HHS mandate that forces many private firms and organizations to offer women's preventive health services, including abortifacients, in their employee insurance plans

violates their freedom to conduct their lives and businesses in accordance with their religious convictions and tramples on their right to practice those convictions as guaranteed by the First Amendment of the Constitution.

Supporters argue that Obamacare is a good law that on balance serves the good of most Americans and that good government is better than self-government. The flaw in that argument is that even if the Washington elitists get the minimum standards right the essence of democratic rule means that elitist government is NOT better than self-government.

What to do about Obamacare that forces some to give up the health insurance plans that work for them and to purchase more expensive insurance, sometimes subsidized by the taxpayer, that provides services they do not need so that others have affordable access to the services they need ? Self-government is the key. We have heard over and over from the Obama administration that elections have consequences, that Obamacare was roundly endorsed in last year's presidential election, and the U.S. Supreme Court has ruled that the law is constitutional. The lesson for American voters is clear-cut. Undermine some of the support for Obamacare by unseating its supporters in Congress in 2014. Then back and elect a presidential candidate in 2016 who is committed to replacing Obamacare law with a better program that expands health insurance coverage without trampling on the First Amendment of the Constitution and individual freedom of choice and without requiring one group of Americans to subsidize others. Subsidies based on claimant reporting of income with no independent verification of that income and no auditing of system records represent an open invitation for abuse. One simple method for preventing that kind of abuse is making the system entirely self-financing.

The message for Washington elitists from the grassroots is this. Do not tell those whose insurance plans have been cancelled and who are required to purchase a more expensive plan dictated by Obamacare that they are better off because they are getting better coverage. Elitist government is NOT better than self-government.

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