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## Effort to repeal health care law creates new anxieties

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*Washington*— Ever since Felicia Tisdale's daughter was diagnosed with Type 1 diabetes at age 3, it's taken a nonstop regimen of blood tests, insulin infusions and emergency room visits to keep the youngster healthy.

So when the health care reforms passed by a Democratic-controlled Congress were signed by President Barack Obama last year, the Southfield mother and daughter Felicity Johnson were so relieved, they hugged. Johnson, now a 19-year-old student, could have faced restrictions under her mother's health insurance after age 18, but the new law ensures coverage until age 26, even after she's done with school.

Now, as Republicans who took over the U.S. House this month make repealing the national health care reform their top priority, Tisdale, 53, is worried. "For the life of me, I cannot fathom why any human being would want to change this," she said.

But scores of lawmakers making up the new GOP majority — including nine from Michigan — are ready to begin trying to repeal the new law. The House plans to begin debate today and possibly vote Wednesday.

Republicans say they've got plenty of reasons to repeal the law, which Rep. John Dingell, D-Dearborn, the dean of the U.S. House, called "the most important step forward the country's ever taken" in providing health care for all Americans. Dingell has introduced a health care reform bill every year since he took over his father's seat in 1955; his father had been working on it for two decades before that.

Rep. Dave Camp, R-Midland, the new chairman of the House Ways and Means Committee, who is among those calling for repeal, says the legislation includes a new requirement for firms to report business transactions worth more than \$600 to the Internal Revenue Service, aimed at closing tax loopholes to help raise revenue for the law's costs.

"The burdens on businesses that we want to create jobs are quite simply onerous," Camp said. He fears the extra paperwork will counter the nascent economic recovery and require thousands of new IRS agents to enforce the rule, driving up the cost to the federal government.

He was joined on Capitol Hill this month by a slew of tea party-backed Republicans elected in November. The legislation's opponents argue that the measure — especially its eventual mandate for nearly all Americans to buy health insurance — rankled so many voters that two Democratic-controlled U.S. House

districts in Michigan — 1st and 7th — were snatched by Republicans who campaigned against it.

At issue are fundamental policy questions: Is health care a right? And should people be required to have coverage, even if the government has to help?

Camp and other Republicans — including Rep. Fred Upton, R-St. Joseph, the new House Energy and Commerce Committee chairman — say no. One of the men who helped bring Camp and Upton into the House majority, Scott Davis, chairman of the Cass County 912 Tea Party, agrees.

Davis is facing high care costs since his wife was laid off from NCR Corp. last year and lost her health insurance. That left stopgap COBRA coverage, which Davis took himself off to save money.

Disabled, he relies on government-funded Medicare and Social Security. Though portions of the health care legislation could benefit his family, including keeping his 17-year-old on health care until age 26, he believes the new health-care legislation is unconstitutional.

"They are going to give you some gimmicks, but overall you cannot do this," he said. "There's no reason for a kid to continue to leech on to his parents."

## **Dems control Senate**

Rep. Bill Huizenga, R-Zeeland, one of the new House Republicans who has vowed a repeal, says the reform package's "potential to trip up the recovery is just too great."

But Democrats, who control the Senate, say any repeal would likely fail in the upper chamber.

Yet the law's complexity — which spawned criticism — gives Republicans ample opportunities to make significant changes, ones likely to rise from committees that Camp and Upton chair.

Sen. Debbie Stabenow, D-Lansing, said she would support modifying the reforms, "but not in any way that would roll back the important protections Americans now have on their side." Among the items Stabenow wants to keep are the under-26 provision that keeps children like Johnson on a parent's plan, the creation of subsidized high-risk pools for otherwise uninsurable patients and the requirement that most health plans spend 85 percent of premiums on care.

Stabenow, like Camp, opposes the tax reporting requirement, and said that change could muster bipartisan support within the existing framework.

That framework provides a number of consumer protections that, when taken separately, receive popular support. As a whole, however, the reforms remain divisive.

Democrats are embarking on a second phase of marketing the overhaul, trying to better communicate this time around the protections in the legislation that are already in place or slated to begin soon.

While Congress debates repealing or changing the health care law, counselors at the Michigan Medicare/Medicaid Assistance Program (MMAP) have been advising seniors of their new benefits, including relief from the dreaded "doughnut hole" and free preventive screenings and annual physicals.

The "doughnut hole" refers to the gap in Medicare drug coverage. Before the health care law passed, beneficiaries received coverage for the first \$2,840 in drug costs, then had to cover the next \$3,600 themselves.

Medicare catastrophic coverage then kicked in, with beneficiaries paying a small share.

The new law gave seniors a \$250 rebate last year for help with their "doughnut hole" expenses, said Jo Murphy, executive director of MMAP. Starting this year, seniors pay 50 percent of the cost for brand-name drugs while in the "doughnut hole." By 2020, the law would eliminate the coverage gap altogether.

Losing that provision "would be very, very disappointing to people," Murphy said. Without the prescription benefits, cash-strapped seniors will often skip medicines, sometimes making their illnesses worse.

"By making sure that people take their medication and get preventative care, in the long run you save the whole Medicare program money," Murphy said.

## Younger patients may suffer

Younger patients with serious health issues also would stand to lose if the health care law is repealed. Enrollment began in August for Michigan's new, high-risk insurance pool, funded by \$141 million in federal subsidies. State officials say up to 3,500 Michiganders could benefit.

Under the law, this coverage lasts until Jan. 1, 2014, when insurers can no longer bar patients based on pre-existing conditions.

"We have structured the high-risk pool so that no state dollars were used in its financing," said Jason Moon, a spokesman for Michigan's Office of Financial and Insurance Regulation. "If federal funding is curtailed or eliminated, it will be at the expense of those sick Michigan consumers enrolled in the program."

Among those is Nam Nguyen, 38, an Oakland County manicurist who four years ago faced a difficult financial choice: Continue to buy health insurance or cut the expense so he could afford a wedding to his sweetheart, Van Nguyen, 34.

Love won. Shortly after the wedding, Nam began to increasingly suffer from unexplained headaches and exhaustion. Without health insurance, he couldn't afford a doctor visit. By October, his headaches rendered him so sick, he had to be taken to the hospital by ambulance. An MRI revealed a brain tumor.

Van learned of Michigan's new high-risk insurance pool for those with pre-existing conditions. A recent denial letter from a private insurer was necessary to qualify. Nam had successful emergency surgery at Detroit Medical Center to remove the tumor and is continuing rehab.

## Goal is to shrink costs

The help they received under the new law wasn't approved until two weeks after Nam's hospitalization, leaving the couple on the hook for two weeks of care. The bill: \$279,342.53.

That eye-popping price tag is one element lawmakers on both sides of the aisle want to shrink. Dingell maintains that the legislation will lower costs, as more reform elements take effect.

Huizenga, though, said the vote his party has scheduled is just a first step toward reform. He and other GOP House members believe significant savings can be achieved by reining in malpractice lawsuits.

"That's just one idea," he said, noting "the bottom line is philosophical: we're saying the basic

responsibility for health care falls on us as individuals, but with a safety net for those who can't."

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