Obamacare Must Be Replaced With Empowerment and Control

“Repeal” and “replace” are the new buzzwords, with no signs of being bumped from the headlines anytime soon. Since the 2016 election, the Affordable Care Act (ACA) has been in the crosshairs of the Republican-controlled Congress and Donald Trump. The vow to repeal and replace the ACA was a keystone campaign promise that tapped into the frustration of many Americans hit with skyrocketing health care premiums and limited plan options. While “repeal” will be fairly straightforward, what will “replace” actually entail? More importantly, in an effort to wrest control of health care from the federal government and return it to individual Americans, what should it entail?

The key to successful health care reform for millions of Americans impacted by Obamacare lies in individual empowerment and control over their own health care choices. These principles will provide the surest path to affordable, quality health care at competitive prices. Empowerment and control are exemplified in three broad ideas that Congress and the White House should employ as they work through the details of a new health care law.

First and foremost, the individual mandate of the ACA, that portion of the law which forced individuals to buy a one-size-fits-all health insurance plan or face financial penalty should be eliminated. Without the mandate, individuals would be free to purchase health insurance that aligns to their own needs. This would mean a simple catastrophic coverage plan for a young adult or a more standard plan for a middle-aged adult or family. It would also mean that the “voluntarily uninsured,” a sub-set of the uninsured population who choose not to purchase health insurance, could remain so without facing a stiff financial penalty.

Closely tied to the ability of individuals to tailor their own coverage is opening the sale of health insurance to interstate commerce. This step toward empowerment and control would allow individuals to shop for health insurance across state lines, leveraging greater plan choice, lower costs and increased competition among insurers. While a longer-term effort, this measure would signal insurers as to the type of coverages desired by individual Americans, allowing the industry to adapt to meet consumer demand at competitive prices.

A third step in driving greater individual empowerment and control lies in increasing health care price and quality transparency. No one would ever purchase a car without first comparing prices, quality ratings, user reviews and dealer services. Yet Americans routinely accept health care services without first understanding the comparative cost of the service or provider. Although in many instances a longstanding doctor-patient relationship trumps cost, an individual should have the ability to determine if a more favorable cost or quality option is available for treatment, testing or any other health care service. Existing technology and the increasing availability of health care data will be key drivers in taking the opacity out of health care pricing. Ultimately, price and quality transparency will help to increase the degree of individual control and choice while at the same time positively influencing the overall cost of health care through fair and open competition.

The U.S. health care system has been brought back from the rising costs and limited choices of the ACA. This year, 2017, represents an opportunity to make significant course corrections through repeal and replace efforts. In order to make those corrections of lasting benefit to the American people, Congress and the new administration should be focused on putting the individual at the center of health care choice—making “repeal and replace” all about “empowerment and control.” {eoa}

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