24 million reasons to reverse course



Fredric V. Rolando

lections have consequences. That's been my mantra since November. In early March, this became crystal clear when the House of Representatives announced its devastating plan to "repeal and replace" the Affordable Care Act.

I can't sav I'm surprised. But it's still disappointing. After all, on the day he announced his campaign for the White House in June 2015, Donald Trump vowed to "save Medicare, Social Security and Medicaid without cuts." He repeated this pledge often during the campaign, while vowing to improve health care in America. This was his way of announcing he was a different kind of Republican.

Yet during the early days of his administration, he's aligned himself with a radical anti-government agenda that calls for massive tax cuts, an inadequate health care plan and a major downsizing of the government.

Just before his inauguration, Trump said he was working on a health care reform plan that "would cover everybody" and would "lower costs and improve benefits." Two months later, he's embraced House Speaker Paul Ryan's plan to do just the opposite. The American Health Care Act (AHCA), meant to repeal and replace Obamacare, would cause 14 million people to lose their health insurance next year if passed, and it would increase the number of uninsured Americans by 24 million by 2026 (according to the Congressional Budget Office).

At the same time, the House bill would dramatically increase the cost of health care for working-class Americans, by cutting the tax credits available to those purchasing coverage on the individual health insurance market by \$300 billion and by slashing more than \$880 billion from the Medicaid budget over the next 10 years. Medicaid is the program that provides health care services to tens of millions of poor children, elderly people in nursing homes and disabled Americans.

The ACA had extended Medicaid coverage to 11 million lowwage workers and their families—an expansion that would be repealed under the GOP plan. The ACA also expanded coverage to 10 million other workers by providing tax credits sufficient to buy decent health insurance on their own. The House plan would reduce these tax credits by half.

All told, over the next 10 years, the Ryan plan would slash health care assistance to working people and the poor by \$1.1 trillion and reduce taxes on health industry companies and the wealthiest Americans by \$600 billion. That's Robin Hood in reverse.

Perhaps the saddest part of the House health care plan is that it would impose the worst cuts on the very folks who rallied in support of Trump's cause: residents of rural areas with high-cost premiums; workers who lost their insurance when their factories and mines closed; and older Americans who don't have employer coverage and whose tax credits for individual insurance would be cut the most.

The ACA helped extend health insurance coverage to 20 million Americans at a cost of less than 1 percent of our Gross Domestic Product. It also improved the regulation of insurance for all Americans (including the 50 percent of us who get health care coverage from our employers)—banning annual and lifetime caps, extending family coverage to children up to age 26 and prohibiting discrimination against those with pre-existing conditions.

The Affordable Care Act wasn't—and isn't—a perfect law. But it was progress. The Ryan plan would undo much of this progress.

President Trump has a choice to make. He can go back to his campaign promises and focus on fixing and improving health care in America, or he can go along with the radical plans in Congress. If he chooses the first path, he could actually propose improvements to the current law. For example, he promised to let the government (through Medicare and Medicaid) negotiate with drug companies to reduce the soaring cost of prescriptions. He also could add a public option to the ACA exchanges where there are too few choices.

Although letter carriers are fortunate enough to have good health insurance through our jobs, we have a lot riding on whether President Trump reverses course on health care. Of course, we worry for our families and friends and, as Americans, we care about what kind of country we are—whether we care for the disabled and those in nursing homes, or not. But for us, Trump's choice will tell us even more about our own futures.

If he sides with the anti-government radicals in the House, we can expect the same kind of attacks on our health insurance and pensions. Plans to raise our pension contributions by 5 to 6 percent each pay period, to eliminate the FERS basic annuity, and to turn FEHBP into an under-funded voucher plan have been around for years. If Trump endorses Ryan's radical libertarianism, those plans could be dusted off and advanced once again. And it would not necessarily stop there.

The fight over health care, and whatever comes next, makes our political diversity and nationwide letter carrier activist network vital. It also requires us to maximize our members' participation in the Letter Carrier Political Fund and use of the NALC Member App. Your help is essential.

