

## Despite promises, Obamacare still signaling unwelcome change



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**BACK** when President Obama and the Democrats were selling their new health care program, they seldom missed an opportunity to promise that if you liked your current insurance plan you could keep it. Shoot, the president's *still* saying it.

It was an illusion, one that helped sway the votes of wavering Democratic moderates in Congress, torn between party leadership and the skeptics back home. Those who are fighting for political survival this fall probably wish they had listened to the skeptics.

Obamacare is about change, no matter how many times the president says otherwise. In a roundabout way last week, the government confirmed it.

The Health and Human Services Department granted exemptions to 30 companies and organizations, freeing them from Obamacare requirements on their low-cost health plans.

According to The Wall Street Journal, so-called "mini-med" plans are offered to about 1.4 million part-time or low-wage workers. At McDonald's, employees can pay \$14 a week for up to \$2,000 in annual benefits or \$32 a week for coverage up to \$10,000 a year.

But Obamacare contains a provision requiring insurers to spend 80 percent to 85 percent of premium revenue on medical care — put there by Democrats to keep insurance companies from spending too much on executive salaries and other overhead.

The government waivers came after McDonald's reportedly warned that without one they might have to drop their mini-med plan. We'd call that change.

Some Obamacare supporters say the provision is part of a larger strategy to force out poor coverage plans. Dismissing the McDonald's plan, The Washington Post's Ezra Klein wrote that the result would be a "vastly better health-care system, where 32 million more people have coverage and where tens of millions more ... are in far better plans than they would've had without the law."

Here's the problem: That's not how the program was sold.

"The big political issue here is the president promised no one would lose the coverage they've got," Health Policy and Strategy Associates CEO Robert Laszewski told

Bloomberg News. "Here we are a month before the election, and these companies represent 1 million people who would lose the coverage they've got."

The other point is that while Washington politicians and their courtiers look down on anything that wasn't authored inside the beltway, McDonald's has been offering this insurance for 10 years. "The packages maybe could be better, but for a start, they're quite good," Jerry Newman, a professor at State University of New York at Buffalo, told the Journal.

For now McDonald's and others get a reprieve. Their affected employees won't lose their coverage. But what about others? As Obamacare ripples through the private sector, the only thing that appears certain is change, which isn't always good.



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