

## Under President Trump, what's next for Obamacare?



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On the campaign trail, Donald J. Trump had strong words about President Barack Obama's signature policy.

"If we don't repeal and replace Obamacare, we will destroy American health care forever," he said at a rally earlier this month.

He will soon be able to take action.

Trump heads to Washington in January with Republican majorities in both the House and Senate. Experts say that gives the new president the power he needs to dismantle the controversial health care law.

### What's Trump's beef with the Affordable Care Act?

He opposes the individual mandate, which requires uninsured people to purchase coverage or pay a tax penalty. The provision is central to the health law. Without it, healthy people would likely drop their plans, leaving insurance companies unable to pay for those who are sick.

Trump has also railed against the cost of coverage. Last month, federal health officials said premiums would increase 25 percent on average heading into the 2017 open enrollment period.

### What would it take to unravel the law?

There are some actions Trump could take on his own. For example, he could drop the administration's appeal to a lawsuit filed by House Republicans — effectively terminating some subsidies for low-income consumers.

That would destabilize the marketplace, said Cynthia Cox, an associate director at the non-profit Kaiser Family Foundation. "The effect would be more insurers exiting the exchange markets," she said.

Trump could go further with the help of Congress.

A full repeal would require a filibuster-proof 60 votes in the Senate — nine more than the GOP won on Tuesday. But Senate Republicans would have enough votes to pass a so-called "budget reconciliation bill" that could choke off funding to key provisions of the law.



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*Dr. Derrick Hamilton examines Mary Blair on Jan. 21, 2014, at the Breathitt County Family Health Center in Jackson, Ky. Blair had medical coverage through the state's Medicaid expansion under the Affordable Care Act. President-elect Donald J. Trump has said he wants to repeal and replace the law.*

On Wednesday, House Speaker Paul Ryan reminded reporters that congressional Republicans were already able to "pass that legislation and put it on the president's desk." The bill he was referencing cut off funding for the premium subsidies that help make health plans affordable. Obama vetoed the proposal in January.

### **Does Trump have a specific replacement in mind?**

Yes, health savings accounts.

"People would put money into a medical savings account, perhaps have their employer contribute to their medical savings account, and purchase high-deductible insurance policies that would cover them for catastrophes," said Marshall Kapp, director of the Center for Innovative Collaboration in Medicine & Law at Florida State University.

Trump also wants to let individuals deduct their health insurance premiums from their tax returns. He has said the proposal would provide "much better health care at a much less expensive cost." An analysis by the Commonwealth Fund found it could increase the federal deficit by \$41 billion.

Other parts of Trump's plan call for the sale of insurance across state lines, as well as the creation of high-risk pools for individuals who have not had continuous coverage.

### **What would that mean for the 20 million people who gained coverage under the Affordable Care Act?**

That's the big question.

Jay Wolfson, a University of South Florida health law expert, said uninsured people would still have resources available to them, including private insurance markets.

"Go back eight years," he said. "Where did (uninsured) people go when they needed health care? They went to the emergency rooms, they went to clinics. All of those things are still available."

To help ease the blow, Cox, of the Kaiser foundation, said pieces of the existing law would likely be phased out over time.

"They could repeal it in name only, keeping in mind that a replacement could take several years to implement," she said. "We could be looking at 2020, 2021 until a replacement is in place."

### **Could young adults remain on their parents' plans?**

Trump wouldn't have to repeal all aspects of the Affordable Care Act. Wolfson doesn't expect Trump to tinker with the provision that lets young adults stay on their parents' plans until they are 26.

"A lot of young veterans don't have full VA benefits, so their parents put them on their plans," Wolfson said. "It is a sensible thing to do."

### **What about people with pre-existing conditions who were denied coverage before the ACA?**

Trump has said he believes insurance companies should be required to cover people with pre-existing conditions. Insurance companies, however, have said such a mandate would be costly, especially if healthy people leave the marketplace.

### **Should people who get their insurance through Obamacare buy a plan for 2017?**

Yes. The Affordable Care Act is still the law of the land, and people who choose not to purchase coverage remain subject to the tax penalty. This year's fine starts at \$695 and increases with income.

On Wednesday, White House press secretary Josh Earnest said Obama wasn't giving up on his signature health policy.

"This administration is going to continue to make a strong case that people should go to [healthcare.gov](http://healthcare.gov), consider the options that are available to them and sign up for health care," he said. "The vast majority of people who do will be able to purchase insurance for \$75 a month or less."

Leah Barber-Heinz, Florida spokeswoman for the nonprofit Enroll America, said open enrollment would continue as scheduled throughout the state. The annual signup window runs through Jan. 31.

"Make sure you get your free and unbiased enrollment assistance as soon as possible," she said.

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