

## A Breath of Freedom for the New Year

By Richard E. Ralston

For more than a century we have learned to expect that government can only grow more powerful. No matter how big a political mistake is made, we must live with it forever. The elimination of the individual insurance mandate of ObamaCare should be celebrated as a reversal of this trend. But those free from the mandate will also need the freedom to make better choices.

The individual mandate was the linchpin of the Affordable Care Act's fuzzy financial math. The only way to make insurance "affordable" for older citizens was to mandate that all Americans obtain insurance, forcing young people to buy insurance at unaffordable higher prices. When the constitutionality of this was legally challenged, the U.S. Supreme Court imaginatively ruled that the mandate did not force anyone to buy insurance they did not want, even if they were fined or otherwise penalized if they didn't. It was, you see, just a "tax". That is why the recently passed Tax Cut and Jobs Act was so easily able to obliterate the mandate.

We have been told ceaselessly and repeatedly that the end of the mandate means 13 million people will have their health insurance taken away. That is an Orwellian way of saying that 13 million people will not be forced, fined, or taxed to buy insurance that they do not want. Allowing people to choose to obtain their own insurance (or not) is intolerable to politicians who believe they know what is best for citizens. Eliminating the coercive mandate is instead a restoration of freedom for those 13 million people.

No one should be comfortable with the fact that crucial national policy is determined by this kind of dueling cynicism. But it was all set in motion when ObamaCare was rammed through Congress without a single Republican vote. The then majority knew that the numbers did not add

up, and only by forcing young people to buy insurance at a high premium over the actual cost of their coverage could the system break even. With the mandate now gone there is no fix for this.

The result will be that an ever increasing escalation in premiums will now begin while both insurers and policy buyers flee the government exchanges. Further premium increases are on the way following a Federal court ruling that Obama-ordered premium subsidies were unconstitutional as Congress never appropriated funds for that purpose. Appeals are working their way through the court system but are not auspicious. And the Trump administration has now ordered the end of the subsidies in any case.

The only real solutions to the resulting mess are more freedom and choices, more competition, more use of tax-free health savings accounts, and easier access to generics and other drugs. Allowing consumers to buy health insurance on a national basis across state lines and reforming litigation to reduce legal costs in the healthcare system would also help. These changes will no doubt be met with considerable resistance, but they are necessary to make real improvement.

The elimination of the mandate through a tax bill shocked and surprised many after the GOP's embarrassing failures to reform ObamaCare earlier this year—but it was poetic justice in response to the nonsense that the mandate was actually just a tax. That "tax" no longer exists and we and our health insurance are now all free to move on. We should relish the rare opportunity to actually reduce the power of government over our lives and decisions. But we still need more freedom, more choice, and more reform to take meaningful control over our own healthcare.

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