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OUR VIEW

Responsible steps needed to preserve our health care

Open enrollment for Affordable Care Act coverage starts Nov. 1 and runs through Dec. 15 for health care policies starting Jan. 1, but it would be understandable if many Americans are unaware of these important dates. They should at least review their current coverage, in order to avoid being locked into something they don't like for another year.

The Trump administration has cut back on efforts to inform people about deadlines and other matters pertaining to the ACA — part of a strategy of sabotaging the national health care system sometimes called Obamacare. The White House also has axed billions in funds to subsidize insurance policies for Americans covered by the act, suggesting the payments amount to a taxpayer-funded subsidy for insurance companies. (This is a valid point; the ACA was modeled on a Republican-designed system in Massachusetts that was highly accommodating to private insurers.)

None of this should come as a surprise, considering Donald Trump and congressional Republicans ran for office on a platform of undoing Obamacare. Unfortunately for ordinary citizens, the haphazard way they are going about it is making matters worse instead of better. There are so many changes and uncertainties, it's hard to keep straight what to do, what will be covered and what it will cost. Since insurance depends on sophisticated analysis of facts and risks, the marketplace is reacting to all these open questions by raising prices on the policies some Americans are legally obliged to buy.

Some good news

The good news in the Pacific Northwest is that coverage options and financial assistance remain available to Oregon and Washington state residents. The president's elimination of subsidies — apart from causing insurance companies to raise premiums in anticipation — isn't expected to have a dramatic impact on those who make up to 2 1/2 times the federal poverty level. For a family of four, that comes to \$60,750 in 2017. What they lose in more expensive premiums, they will make up in income tax credits on those premiums.

This will end up costing the U.S. Treasury even more. "The nonpartisan Congressional Budget Office forecast that ending cost-sharing reductions would increase the federal deficit by \$194 billion over a decade, because the tax credit amounts would increase and because more people would receive them," the Washington Post reported.

People in the next income tier — up to four times the federal poverty level — also make out OK in the short run, thanks to bigger tax credits for popular silver healthcare plans.

It is Americans in the highest tier — those ineligible for tax credits — who will be hurt the most directly by rising premiums. These premiums are becoming more and more crushing, at the same time coverage becomes more limited. It's hard to imagine this trend being sustainable for the relatively small percentage of people who buy their own policies, rather than being covered through their employer or by Medicare or Medicaid.

Last week, U.S. Sens. Lamar Alexander, R-Tennessee, and Patty Murray, D-Washington, proposed a two-year extension of subsidies in order to stabilize the insurance marketplace. This is a smart idea, but the president appears to be against it.

Besides all the angst this causes for Americans wondering what our health care laws will be from one year to the next, the real significance of all these political gyrations is how it discombobulates a huge segment of the U.S. economy, one on which we rely for essential services. Hospitals like Columbia Memorial, Providence Seaside and Ocean Beach — and all their individual medical providers — depend on predictable payments by private and public insurers. Medicare reimbursements have declined and slowed for years. And now the private leg of the health care platform is getting more and more shaky. We all face a steep price for incompetent national political management of this literally life-and-death business.

'A lot of uncertainty'

Speaking about Trump's subsidy decision, one industry expert commented, "I think it will create a lot of uncertainty — and it's a cumulative uncertainty created not only by this decision of this administration, but the executive order, the question of will Congress step in, what will the agencies do."

The ACA is far from perfect, but most people were getting used to it. But jerking it all around is making it more expensive and less reliable. This is not what any sensible person wants to happen. It's time for responsible steps to restore health care predictability for all.

(For those with easy internet access, healthcare.gov remains a convenient source of information. In Oregon, see healthcare.oregon.gov.)



The Democrats and their labyrinth

By ROSS DOUTHAT

New York Times News Service

America has two political parties, but only one of them has a reasonably coherent political vision, a leadership that isn't under the thumb of an erratic reality television star, and a worldview that implies a policy agenda rather than

just a litany of grievances.

Unfortunately for the Democrats, their vision and leaders and agenda also sometimes leave the impression that they never want to win another tossup Senate seat and that they would prefer Donald Trump be re-elected if the alternative requires wooing Americans who voted for him.

Consider recent developments in the state of Alabama, where the Republican Party has nominated a Senate candidate manifestly unfit for office, a bigot hostile to the rule of law and entranced with authoritarianism.

And who have the Democrats put up against him? An accomplished former prosecutor, the very model of a mainstream Democrat — and a man who told an interviewer after his nomination that he favors legal abortion, without restriction, right up until the baby emerges blue and flailing from the womb.

I know that certain of my readers may not consider this an extreme position, and imagine that people who do consider it extreme are also fitting out their wives with the lovely blue dresses from Netflix's adaptation of "The Handmaid's Tale."

But given that a clear majority of Americans, women as well as men, favor banning abortion after 20 weeks, it might behoove liberals to bracket the Gilead scenario for a moment and try to imagine what it's like to believe that at least some abortions are tantamount to baby-killing. And I mean really make the imaginative leap: Imagine that whenever a politician says, "There shouldn't be any restrictions on the right to choose," you hear, "I think infanticide should be legal in America."

Would you vote for a candidate who said that? I submit that you probably would not — and you might not even if his opponent were also terrible in various ways. At the very least you would be weighing evils, and that weighing process — "bigot or infanticide advocate? bigot or infanticide advocate?" — might plausibly induce you to put a bigot in the Senate.

If the Democratic Party intends to be competitive again in the South, a region where many of its own partisans call themselves pro-life, it needs to take the imaginative leap on abortion more often — as it did



AP Photo/Andrew Harnik

Democratic National Committee Chairman Tom Perez said party unity is crucial in the fight against President Donald Trump, whom he lambasted as an "existential threat" to the nation.

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in recruiting candidates who helped build its last House majority way back in the misty years of 2006-08.

But maybe Democrats do not want to be competitive in the Bible Belt. No retreat on feticide, no compromise with Gilead! Fair enough. Then presumably they should want to make up ground with more secular voters somewhere else — among all the lapsed Catholics and former Mainline Protestants scattered around the Midwest, for instance.

Some of these voters pulled the lever not once but twice for Barack Obama and then voted Trump in part because of anxieties about recent immigration. So are the Democrats trying to dispel the impression that their party favors open borders? No, quite the opposite: As Vox's Dara Lind pointed out this week, in the Trump era, no less than the Obama era, the Democrats are rejecting enforcement proposals many of them would have championed a decade ago — again, not coincidentally, the last period when they had control of Congress. Wooing immigration-wary Midwestern voters, like doing outreach to pro-life moderates in Alabama, is apparently not worth the compromises required.

Now I am a cultural conservative, so naturally issues like abortion and immigration are the places where I would like the Democratic Party to move closer to the center. One could argue instead that Democrats should stick with progressive orthodoxy on social issues and choose Bill-Clintonian econom-

ics over single-payer flirtations, to expand their recent gains among the culturally libertarian and fiscally conservative.

But the point is that a party claiming to be standing alone against an existential threat to the republic should be willing to move somewhat, to compromise somehow, to bring a few of the voters who have lifted the GOP to its largely undeserved political successes into the Democratic fold.

Instead, the Democrats are still relying on arc-of-history beliefs and long-term demographic trends. But those trends do them no political good if they move left faster than does a leftward-moving country. In 2004, they had an agenda well-suited to the American electorate of 2016; having moved leftward since, they now have an agenda well-suited to the American electorate of 2030.

If current trends continue, the Republicans will nominate a ticket of Roy Moore and Tomi Lahren in 2024 — and the Democrats, secure in their historical destiny, will counter by replacing their platform with a loving commentary on John Lennon's "Imagine."

As much as the country needs a conservatism with some idea of what it's doing, some theory of the common good, it needs a liberalism that stops marinating in its own self-righteousness long enough to compete effectively for rural, Southern and Midwestern votes.

But you can't always get what you need.

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