

AP FACT CHECK

# Both sides loose with facts in health debate

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White House Press secretary Sean Spicer speaks to the media during the daily briefing in the Brady Press Briefing Room of the White House in Washington, Tuesday.

WASHINGTON — The Congressional Budget Office report on a Republican health care bill set off an intense reaction in Washington, and some on both sides of the debate are playing loose with the facts.

Republicans are overlooking President Donald Trump's promise to deliver "insurance for everybody," which the CBO makes clear will not happen if the legislation becomes law. Democrats are assailing Republicans for "attacking the messenger," seeming to forget all the times they assailed the budget office themselves.

The Congressional Budget Office is respected for nonpartisan rigor in its estimates of the costs and impacts of legislation. But no projection is infallible, particularly when it comes to large, complex programs. For example, the agency in 2010 overstated the number of people expected to buy insurance under President Barack Obama's health care law, misjudging how many would join because of the threat of tax penalties.

Yet, CBO's neutrality has been valued by both parties — though not always at the same time. It depends whose ox is being gored.

A look at statements in the debate and how they compare with the CBO's estimates and the underlying facts:

**TRUMP:** "We're going to have insurance for everybody. There was a philosophy in some circles that if you can't pay for it, you don't get it. That's not going to happen with us." — *To The Washington Post*, Jan. 15.

**CBO:** It estimates the bill would leave 14 million fewer people insured in the first year, 24 million fewer by 2026.

In the first year, the biggest reason more people are uninsured would be repeal of penalties Barack Obama's law imposes on those deemed able to afford insurance but who don't buy it. Still others would decide to forgo coverage because of higher premiums or do without Medicaid.

In following years the main

reason for a drop in the number of insured would be that the Republican bill scales back Medicaid for low-income Americans. Altogether, CBO estimates 52 million people would be uninsured by 2026, a vast distance from "insurance for everybody."

**SEAN SPICER**, White House press secretary, Tuesday: "Having a card and having coverage that when you walk into a doctor's office has a deductible of \$15,000, \$20,000 a year isn't coverage. That's a car. That doesn't get you the care you need."

**THE FACTS:** He's wrong about deductibles under Obama's law.

Out-of-pocket expenses for consumers are limited. Deductibles, copayments, and coinsurance together can't exceed \$7,150 this year for an individual plan sold through HealthCare.gov or similar state markets. For a family plan it's \$14,300. After that, the insurance plan pays the full cost of covered benefits.

In addition, more than half of customers in these plans get subsidies to help with their out-of-pocket costs.

**SEN. CHUCK SCHUMER**, Senate Democratic leader: "CBO

is virtually unassailable. Everyone, Democrats and Republicans, whether it be George Bush, Barack Obama or anyone else has gone along with CBO. ...CBO speaks the truth. They've been speaking the truth for decades and to try to attack CBO is simply attacking the messenger." — Comments to reporters Monday.

**REP. NANCY PELOSI**, House Democratic leader, on Republican reaction to the CBO: "Some of them are trying to pin a rose on this report and make it sound like it's a good thing and the others of them are trying to discredit the CBO, but it's completely wrong, completely wrong. ... Numbers are quite elegant things, you know. They speak very clearly." — Comments to reporters Monday.

**THE FACTS:** Democrats have not hesitated to attack this messenger when its conclusions have not suited them.

"The Congressional Budget Office never gives us any credit," President Obama said in 2009 when the CBO pointed to the expense of Democratic health overhaul proposals. Complained Pelosi at the time: "The CBO will always give you the worst-case scenario."

Again in 2014, Pelosi did not consider CBO's numbers "elegant,"

or correct, when they forecast job losses from a Democratic effort to raise the minimum wage. She accused the CBO of making arguments that "contradict the consensus among hundreds of America's top economists" and said it "ignored new perspectives in the wide array of analysis on the minimum wage."

**TRUMP:** People covered under the law "can expect to have great health care. It will be in a much simplified form. Much less expensive and much better... lower numbers, much lower deductibles."

**CBO:** It says cost-sharing payments in the individual market, including deductibles, "would tend to be higher than those anticipated under current law." Cost-sharing subsidies would be repealed in 2020, "significantly increasing out-of-pocket costs for nongroup (private) insurance for many lower-income enrollees."

**TRUMP**, at a Cabinet meeting Monday: "Obamacare, all of a sudden, the last couple of weeks, is getting a false rep that maybe it's OK. It's not OK, it's a disaster and people understand that it's failed and it's imploding. And if we let it go for another year, it'll totally implode."

**CBO:** Not in the view of the budget experts. They described the market for individual policies under Obama's health care law as "stable." They said it is likely to remain stable under the proposed GOP replacement legislation, too.

**MICK MULVANEY**, Trump's budget director: "If you have coverage that doesn't allow you to go to the doctor, what good is it in the first place? Democrats took all of this credit for giving people coverage, but ignored the fact that they had created this large group of people that still could not go to the doctor." — Tuesday on MSNBC's "Morning Joe."

**THE FACTS:** Republicans gloss over reality when they make this argument. While deductibles are high for the Affordable Care Act's private insurance plans (averaging \$3,000 last year for a standard silver plan), the law requires preventive

care to be covered at no charge. And more than half of the people enrolled in the health law's insurance markets get an extra subsidy when they go to seek care. It can reduce a deductible from several thousand dollars to a few hundred. The GOP bill would repeal those subsidies.

Other evidence points to tangible benefits from Obama's coverage expansion. For example, government researchers have found fewer Americans struggling to pay medical bills. A 2015 report found that problems with medical bills had declined for the fourth year in a row. Most of the improvement was among low-income people and those with government coverage, and it coincided with the ACA's big coverage expansion.

**TOM PRICE**, health and human services secretary: "I firmly believe that nobody will be worse off financially in the process that we're going through." — NBC's "Meet the Press," Sunday.

**CBO:** There are losers as well as winners, the analysts found. Generally, older people are bound to face higher costs because the legislation would let insurance companies charge them up to five times more for premiums than they charge young people. They can only be charged three times more now. The bottom line, the analysts say, would be "substantially reducing premiums for young adults and substantially raising premiums for older people."

**MULVANEY:** "Actually I don't think the costs will go up at all." — ABC's "This Week," Sunday.

**CBO:** It estimates that some costs indeed will go up, at least for a few years. The analysts say average premiums in the private insurance market would rise in 2018 and 2019 by 15 percent to 20 percent, compared with current law, then start to come down. By 2026, average premiums could be 10 percent lower, compared with the existing law. One reason: insurers could eliminate a current requirement to offer plans that cover a set percentage of the cost of certain benefits.

# Defiant conservatives still fighting Trump's health bill

WASHINGTON (AP) — Undaunted by fellow Republicans' defiance, GOP leaders and the White House redoubled their efforts Tuesday to muscle legislation overhauling America's health care system through Congress following a sobering report about millions being shoved off insurance coverage.

President Donald Trump, whose strong Election Day showing in GOP regions makes him the party's ultimate Capitol Hill vote wrangler, discussed the legislation by phone with the House's two top Republicans. He also dispatched Vice President Mike Pence and health secretary Tom Price to hear GOP senators' concerns.

With leaders hoping to move the measure through the House next week so the Senate can debate it, changes in the measure seemed all but certain. Trump's spokesman acknowledged they were open to revisions to win support.

"This has never been a take it or leave it," said Press Secretary Sean Spicer.

The GOP bill is the party's response to seven years of promising to repeal President Barack Obama's 2010 health care overhaul. It would undo that law's individual mandate, which requires most people to have coverage, by ending the tax penalty on those who don't.

It would also provide age-based tax credits instead of the subsidies geared to income in Obama's statute, end that law's expansion of Medicaid and curb its future spending, and let insurers boost rates for seniors.

On Monday, the Congressional Budget Office said the Republican legislation would reduce the ranks of the insured by 24 million in a decade, largely by cutting Medicaid recipients and people buying individual policies. That would be more than the 20 million who've gained coverage under Obama's overhaul — and attach a big number to a problem haunting GOP governors and members of Congress whose states have benefited from "Obamacare." "I plan to vote NO" on



Senate Majority Leader Mitch McConnell, R-Ky., joined by, from left, Sen. John Barrasso, R-Wyo., Sen. Roy Blunt, R-Mo., and Majority Whip John Cornyn, R-Texas, speaks with reporters at the Capitol, Tuesday.

the GOP bill, Rep. Ileana Ros-Lehtinen, R-Fla., tweeted Tuesday. "As written the plan leaves too many from my (hash)SoFla district uninsured."

The budget office report also said the measure would reduce federal deficits by \$337 billion over the next decade, largely by cutting Medicaid, the health insurance program

for the poor, and eliminating Obama's subsidies for low- and middle-income people. The report said that the bill's changes would result in federal subsidies that would fall to half their current size in a decade and that older, lower-earning people would be hit especially hard.

Those findings further energized Democrats, who

already were unanimously opposing the GOP repeal effort and showing no sign of relenting.

"Of course you can have savings if you cut off millions of people from access to health care," said House Minority Leader Nancy Pelosi of California. She said the measure's shift of billions of dollars from lower- to higher-earning families actually would effectively transfer money from GOP to Democratic regions, and, seemingly taunting Republicans, she added, "Explain that to your constituents."

Pence and Price discussed the legislation over lunch with GOP senators at the Capitol. Participants said senators suggested targeting the bill's new tax credits more at lower-earning people, improving benefits for seniors and protecting the expansion of Medicaid, the federal-state program that helps lower-income people afford care.

Senate Majority Leader Mitch McConnell, R-Ky., all but acknowledged the widespread assumption that

the measure will be reshaped, saying, "It will be open to amendment in the Senate." Emerging from the senators' lunch — which included two House committee chairmen as well as Pence and Price — Sen. Pat Roberts, R-Kan., said, "All four of them are open to suggestions and change."

Even so, criticism cascaded from both ends of the GOP political continuum, suggesting leaders face a festering problem.

Conservatives continued

complaining the Republican measure doesn't fully repeal Obama's law, as they and Trump promised in last fall's election campaigns. Their demands include voiding the law's requirement that policies cover 10 specified benefits like mental health services, which they say drives up consumers' costs.

"Ultimately it will be President Trump that saves this deal," said Rep. Mark Meadows, R-N.C., head of the hard-line conservative House Freedom Caucus.

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