# OBAMACARE COMPARED TO ROMNEYCARE THE BIG DIFFERENCES – AND THE REAL PROBLEM

An insurance specialist: Comparing the Massachusetts program to Obamacare and concluding it is the same is like saying human beings and rabbits are the same just because they are both alive!!!"

### **BOTTOMLINE**

RCare and OCare are massively different!

RCare and the individual mandate are based on conservative principles

Only mandated cost sharing by free riders. (OCare adds huge extras into individual mandates) *ObamaCare added the* employer mandate, a huge problem. (Romney vetoed any employer fees)

RCare: No new taxes (OCare huge complex of extra taxes and costs

RCare: No intrusion on private companies. (OCare requires 85% payout of companies, plus, plus)

RCare: Brilliant use of monies already there. (OCare adds and adds and adds huge costs)

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In a massive, unreasoned, uninformed emotional reaction, people are concerned that Romney is somehow responsible for ObamaCare and a traitor who set up an individual mandate - but that is MASSIVELY FALSE AND THE OPPOSITE IS TRUE!!

There are **huge differences** - and there was never anything but a cost-sharing "mandate" (for free riders) in RomneyCare.

And certainly we're not going to blame Gingrich, Santorum, and the conservative Heritage Foundation for advocating the individual mandate before RomneyCare - and then the conservatives for lauding RCare as a greate conservative accomplishment?

I also wonder if the problem is not the mandate to share in the costs, but actually that ObamaCare so badly implements it and builds in some really bad ideas and extra costs.

Let's compare the two and see what we can learn: Note RomneyCare is not the same as the modifications added by the legislature and the courts!

	"ROMNEYCARE"	<u>OBAMACARE</u>
Designed specifically for a <b>state</b> 's situation	Yes	No Imposed without choice
New taxes (Romney specified: No new taxes)	None	4% on higher income ++ Loss of medical deduction for 2.5% of income Medical devices tax, etc.

Free market based (Romney required it be)	Yes (no infringement)	Some, but (requires 85% expenditure on benefits of health care premiums)
"Mandate" - Individual	Fees for "free riders" only to pay for their costs (those who can afford insurance but choose to get free care)	Tax based on income
Mandate - <b>Employer</b> , for not covering	No (Romney <b>vetoed</b> employer penalties)	Large penalties
Minimal cost	1% of Mass. budget	Some huge number (And \$500 billion from Medicare)
Adjusted for Fed requirement; \$395 million from Feds at stake	Yes!	N/A
Designed to save emergency room costs (which are 4 to 5 times normal cost)	Yes	?
Pages	70 pages	2700 pages
A mess	Minimum	Huge
Design	Good	Very Poor, complex Mandated other things
Includes abortion	No (Courts ruled it in later)	Yes

From what I can judge, the problem is not the concept of a mandatory sharing of costs, but the extremely burdensome and intrusiveness of ObamaCare and its huge costs.

RomneyCare was the opposite - a masterpiece of no new taxes and using Federal funds masterfully.

A telling quote: "People are all up in a dither over what was recommended by conservatives for years."

## CONSERVATIVE CONCEPT IN RCARE, "ALTERED" IN OBAMACARE

But the concept of sharing of costs, where "free riders" must pay something for their free health care through the government if they could otherwise afford to have insurance. That does not seem so crazy to me, yet there is much ado about it, as it is an ideological war on that one point.

It is actually just that **ObamaCare is very burdensome and impractical and it needs to be replaced** with something that works.

### ROMNEY HAS A HEAD START IN REPLACING OBAMACARE

Fortunately, although he'll need help from experts, **Romney already is pretty knowledgeable** in the area, so that he is the one candidate who can implement the replacement of ObamaCare with something that is practical and workable. And, if he has a supportive Congress mix, as opposed to the 85% Democratic Massachusetts legislature, he can build in many extra cost saving strategies (which people talk about, but never seem to implement - we need an implementer!)

### **POLITICAL MISCORRECTNESS**

It has become "politically incorrect" to advocate anything other than being against the mandate. But <u>the real problem</u> is the bad implementation and the extra taxes, along with the corporate burdening.

#### THE PROBLEM IS NOT MANDATED COST SHARING!

I repeat: The problem is with ObamaCare not the concept of cost sharing being mandated. It was just badly implemented, adding costs to businesses that are harmful and discouraging.