

HEALTH CARE    OCTOBER 20, 2016 3:30 PM

# In Miami, Obama defends Affordable Care Act's coverage gains, benefits



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President Barack Obama on Thursday delivered a vigorous defense of the Affordable Care Act, using the stories of individual Americans to illustrate how his signature policy has improved healthcare for millions in Florida and across the country — while also acknowledging that more

can be done to improve the law by expanding state eligibility requirements for Medicaid and creating a “fall back option” when insurance becomes too pricey.

“Never in American history has the uninsured rate been lower than it is today,” Obama said, noting that the ACA is not “perfect.”

“I have always said that for all the good that the Affordable Care Act is doing right now, for as big a step forward as it was, it’s still just a first step,” he added. “It’s like ... buying a starter home. It’s a lot better than not having a home, but you hope that over time you make some improvements.”

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**IN THE FIRST 3 MONTHS OF 2016, 27.3 MILLION PEOPLE OR 8.6 PERCENT OF AMERICANS WERE UNINSURED, ACCORDING TO THE CENTERS FOR DISEASE CONTROL AND PREVENTION. THAT’S 1.3 MILLION FEWER PEOPLE THAN IN 2015 AND 21.3 MILLION FEWER PERSONS THAN IN 2010.**

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Obama spoke at Miami Dade College’s Wolfson Campus in downtown Miami, in a hall filled with hundreds of university and community officials, and students, a crucial demographic often referred to as “young invincibles” critical to the ACA’s success.

The White House selected the Miami site for Obama’s speech because of the college’s enthusiasm and past efforts hosting enrollment drives with in-person counselors helping people sign up for coverage, said Eric Schultz, principal deputy press secretary, told reporters aboard Air Force One.

The speech was Obama’s only official South Florida event on behalf of the White House. He would be the political campaigner-in-chief for the rest of the day, rallying support for Hillary Clinton at Florida Memorial University and raising money for the Democratic Governors Association in Miami Beach.





## Presidential motorcade escorted down Biscayne Boulevard

President Obama's motorcade drives on Biscayne Blvd. on its way to Miami Dade College's Wolfson Campus on Thursday October 20, 2016.

@yatbox55 via Instagram

As he spoke in Miami, the president called for Republicans and Democrats in Congress — and for state governors and legislators — to put politics aside and work together to improve the law.

“Repeal is not the answer,” he said.

Still, Obama acknowledged that, “Just because a lot of the Republican criticism has proven to be false and politically motivated doesn't mean that there aren't some legitimate concerns about how the law is working now, and the main issue has to do with the folks who still aren't getting our help.”

Obama said that as long as ideas lead to more coverage for Americans, he would support it.

“I will be all for it,” he said. “They can even change the name of the law to Reagancare, or call it Ryancare. I don't care.”

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**THEY CAN EVEN CHANGE THE NAME OF THE LAW TO REAGANCARE, OR CALL IT RYANCARE. I DON'T CARE.**

President Barack Obama urging Republicans to work to improve the Affordable Care Act

The president also called out Florida Gov. Rick Scott and state legislators who have vehemently opposed expanding eligibility for Medicaid.

“If your governor could put politics aside,” he said before pausing as the audience booed

“Don’t boo, vote,” Obama said. “Let’s put politics aside and do what’s right for the more than 700,000 Floridians who would suddenly have access to coverage. And by the way, that would hold down costs for the rest of you because there would be less uncompensated care in hospitals.”

During the speech, which lasted about 51 minutes, Obama pitched the health law’s most notable achievements since its passage in March 2010: More than 20 million Americans have gained health insurance coverage, he said, resulting in a historically low uninsured rate of 8.6 percent nationwide, and insurers no longer can deny anyone coverage because of a preexisting condition.

But he also proposed improvements to the ACA that could help cover many of the estimated 27.3 million Americans who remained uninsured this year, almost half of whom were eligible for some form of coverage but unaware of their status.

Among Obama’s suggestions: Expand eligibility for Medicaid in the 19 states, including Florida, that have refused thus far; reduce the costs of prescription drugs; increase financial aid for people still struggling to afford insurance, and create a public fallback option.

The president acknowledged challenges ahead for the Health Insurance Marketplace at healthcare.gov, the exchanges that form the backbone of the ACA by providing coverage for more than 10 million Americans, many of them with government subsidies to make their coverage more affordable.

Not enough young people have signed up for coverage, contributing to higher premiums. Several large insurers have retreated from the exchanges in numerous states, claiming they were losing too much money. And millions of Americans remain uninsured even though they are eligible for Medicaid or for subsidies to buy a plan on the exchange.

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# 712,000

Number of uninsured adults in Florida who would gain coverage under Medicaid expansion

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Obama delivered his remarks in the heart of Miami-Dade, the county with the greatest number of people who signed up for an ACA plan in 2016 in the state with the highest take-up of coverage on healthcare.gov.

Among the 38 states using the federally run exchange, Florida signed up about 1.5 million for 2016 coverage, according to the U.S. Department of Health and Human Services. Three South Florida counties landed in the Top 5 for enrollment nationwide: Miami-Dade was No. 1 with

392,901 people signed up, followed by Broward at No. 2 with 241,784, and Palm Beach at No. 5 with 148,961.

However, entering its fourth year — open enrollment begins Nov. 1 and runs through January — the ACA exchange is still on shaky ground.

HHS Secretary Sylvia Burwell said this week that the agency projects an additional 1.1 million Americans will sign up for an ACA plan for 2017, an increase of 9 percent over the current year, for a total of 13.8 million people.

But Standard & Poor's financial analysts forecast more modest enrollment and potentially a decline, to between 10.2 million and 11.6 million people covered through the ACA exchange.

Growth in enrollment likely will depend on attracting younger and healthier people, which would help to stabilize the market for insurers but has proven a difficult challenge. And as insurers have left the ACA exchange, consumers have seen fewer choices of plans and higher premiums, especially among people who earn too much to qualify for a government subsidy to make their coverage more affordable.

Even before the president delivered his speech in Miami, critics issued statements and penned editorials denouncing the ACA, also known as Obamacare, as a burden on Americans.

“The truth is ObamaCare has been a policy failure,” read a written statement from Adam Brandon, president of Freedom Works, a nonprofit advocate of limited government. “As premiums rise, more and more people are waking up to the harsh realities and sticker shock of extreme government intervention in the health care system.”

“Obamacare is experiencing multi-organ failure,” blared a headline on an editorial by The Heritage Foundation's Robert Moffit, a senior fellow for the conservative think tank.

Defending the law can be difficult because health insurance coverage is complex, and the nation's overall spending on healthcare continues to rise. For instance, more than 80 percent of Americans get their health insurance through an employer and not on the ACA exchange or the individual market.

Many have seen their choices of doctors and hospitals reduced, and their out-of-pocket expenses rise through higher deductibles and premiums. But Obama said that was not the law's fault.

In fact, he said, Obamacare strengthened everybody's coverage by creating minimum benefit standards, holding hospitals accountable for delivering better care and limiting the prices insurers can charge consumers.

“You’re getting better quality even though you don’t know that Obamacare is doing it,” the president said. “Thanks, Obama.”

The president also offered an “it could have been worse” argument, noting that the average premium for employer-sponsored family coverage in 2016 was nearly \$3,600 lower than if premium increases since 2010 had matched the average growth rate during the decade preceding the ACA.

According to White House estimates, premium increases for employer-based family coverage in the Miami area averaged close to zero from 2010 through 2015 — slower than the 7.1 percent average rate from 2002 through 2008.

Obama also touted the law’s benefits statewide, saying the ACA had improved access to healthcare for many. Since 2010, 1.6 million more Floridians have health coverage, reducing uninsured rate statewide from 21.3 percent to 13.3 percent in 2015.

And he emphasized some of the law’s most popular aspects, noting as many as 7.8 million Floridians who have some type of preexisting condition, including 960,000 children, no longer can be denied coverage for that reason. He touted the law’s caps on out-of-pocket expenses.

In Miami, the White House noted in a press release, an additional 648,000 people had health insurance coverage in 2015, helping to reduce the uninsured rate by more than one-third, from 26.7 percent in 2010 to 15.9 percent in 2015.

As he closed his speech, the president sounded an optimistic tone, urging the audience to work together toward a more perfect union that ensures healthcare is accessible to all.

“Now’s not the time to move backwards on healthcare reform,” he said. “Now’s the time to move forward. The problems that may have arisen from the Affordable Care Act is not because government is too involved in the process. The problem is we have not reached everybody and pulled them in.”

Shortly after Obama concluded his speech, U.S. House Speaker Paul Ryan, a Republican from Wisconsin, issued a written statement blaming Obamacare for higher health insurance premiums and indicating that he did not share the president's hope for the law's future.

"That's why we've seen record premium hikes," Ryan said in the statement. "That's why millions of people — including millennials — have lost their plans, or been forced to buy plans they don't like. That's why we've seen waste, fraud, and abuse. And at this point, one thing is clear: This law can't be fixed."

## TOP 10 COUNTIES FOR ENROLLMENT FOR 2016

County Name	State	Plan Selections
Miami-Dade County	FL	392,901
Broward County	FL	241,784
Harris County	TX	239,656
Cook County	IL	164,550
Palm Beach County	FL	148,961
Dallas County	TX	132,637
Maricopa County	AZ	126,317
Orange County	FL	120,913
Tarrant County	TX	100,833
Bexar County	TX	92,692

Source: U.S. Department of Health and Human Services Assistant Secretary for Planning and Evaluation



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