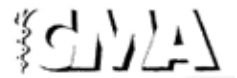




# North Coast Physician



## In This Issue:

In My Opinion, Stephen Kamelgarn, MD .....	4
"Trumpcare: RIP?"	
"Stopping Fake News About Vaccines", Richard Pan, MD	5
"What Is A Trauma Center Level, and Why Should We Care?"	6
Stephen Kamelgarn, MD	
Welcome New Physicians .....	7
Social Calendar - Mark Your Calendars .....	7
CMA Webinar Calendar .....	8
Annual Risk Management Seminars - Save the Date .....	9
CMA Newswire Tidbits.....	11
"Medi-Cal Posponing Deactivation of Inactive Providers?"	
"NASEM Issues Major Report on Pain Management & Opioids	
"#CMAdocs"	
CMA/HDNCMS Policy.....	12
Coming, Going & Moving Around.....	12
HDN Tattler .....	13
Welcome Medical Students .....	14
Hospital News.....	15
CMA's Health Law Library Updated with 2017 Content .	16
CMS Releases Proposed Medicare Physician Fee Schedule	17
CMA Foundation 2017 Leadership Awards: Call for Noms	18
Continuing Medical Education / Grand Rounds Calendar	22
Classified Ads .....	23

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"FOG FARM 1"

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*Please submit electronically prior to the 15th of the month preceding publication. [hdncms@sbcglobal.net](mailto:hdncms@sbcglobal.net)*

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# Trumpcare: RIP?

Stephen Kamelgarn, M.D.



Last week, the Senate decided to temporarily give up on dismantling the Affordable Care Act (ACA, Obamacare). The Senate had come up with three options for replacing Obamacare: the “Obamacare Repeal & Reconciliation Act” (ORRA), “The Better Care Reconciliation Act” (BCRA) or nothing. They couldn’t muster the fifty-one votes for any of those horrible options. All I can say is, “Thank God for small miracles.”

One of the impetuses for abandoning ACA was cost and deficit reduction. The Republicans in Congress have continuously said that Obamacare costs too much. Let’s look at some of the facts.

Since the implementation of ACA more than \$700 billion has been saved by cutting back on wasteful Medicare spending. The best any of the replacement plans can do would be a \$420 billion reduction by enacting a “revised” BCRA. In order to achieve this less-than-stellar cost savings, \$756 billion would be cut from Medicaid, \$396 billion would be cut from tax credits/premium subsidies and the number of uninsured individuals would climb by 15 million people. People who continue to be insured would see their premiums rise by 20 percent in 2018. Yet, Mr. Trump and the Congressional Republican leadership is determined to kill ACA, despite it costing the American tax-payer hundreds of billions of dollars more than they’re currently paying.

In April 2017, sixty-nine million people (21 percent of the US population) were covered by Medicaid. This includes the vast majority of nursing home residents and disabled individuals. By cutting back “on the growth of Medicaid,” untold millions of people would lose their health coverage or bed in the nursing home.

Millions more people, by losing their subsidies would not be able to afford the insurance premiums, thereby losing their health insurance. Speaker of the House Paul Ryan, in his most “let them eat cake” moment, has stated that people who lose their subsidies and health insurance are making the statement that health insurance isn’t an important part of their lives. It was the most venal and crass statement I’ve heard from a public official in years, and it speaks to a mentality of being completely clueless when it comes to understanding what people need and want.

Mr Trump has demanded that the Senators pass some form of Obamacare dissolution before they go off on their six week summer recess on August 14. When neither ORRA or BCRA couldn’t be passed, Trump demanded that the Senate should just “let Obamacare fail on its own.”

Toward that end, Mr Trump has already started doing three things to undermine important provisions of ACA, and there are several more that he can do. The

three actions he has taken are:

1. Weakening enforcement of the individual mandate, that part of ACA that penalizes individuals for not having some sort of health insurance. By doing so, he will have encouraged younger, healthier people to not purchase health insurance, thereby reducing the size of the insurance pool. In order to keep premiums down insurance plans need lots of young healthy people contributing to the system. By reducing the mandate he virtually guarantees that people who are covered by the healthcare exchanges will see their insurance premiums rise, as fewer people enroll.

2. He has begun to impose work requirements for Medicaid recipients. This one makes a tremendous amount of sense when one considers that the majority of the nation’s nursing home residents are covered by Medicaid. Yep, I’d sure like to see my blind, crippled grandmother working on a loading dock to protect her Medicaid and her slot in the nursing home. Even John Kasich, the Republican governor of Ohio, has stated that the vast majority of Medicaid recipients in his state are on Medicaid for twenty months or less.

3. Trump has cut back on advertising or outreach to enroll new members into the health exchanges. This too, will have the net result of having fewer enrollees and thereby

***“RIP”, Continued on Pg. 20***

## Like to Write?

**Editorial and Publications Committee is looking for members who are interested in writing and helping to develop Medical Society member communications, directories, etc. Meetings are held quarterly at the Medical Society office. PLEASE let us know.**

***“RIP”, Continued From Pg.4***

increasing the premiums of the people who are covered.

The three actions that he has contemplated, but not taken any steps to enact are:

1. Make the tax credits for premiums less generous. This will have the result of increasing people’s out-of-pocket expenses and thereby increasing their dissatisfaction with ACA, making repeal easier.

2. Defund subsidies that help people pay out-of-pocket costs. This will have the same effect as number one above

3. Redefine essential health benefits. This will mean that people will get much less care for their healthcare buck. Another way to increase their out-of-pocket costs.

Once ACA has imploded, the Senate Republicans will then appear like a white knight with one of their incredibly cruel, cynical and costly plans, that will most likely disenfranchise somewhere in the neighborhood of twenty million people—all to provide a menial tax break to people earning more than \$250,000 per year. By screwing around with the insurance incentives and markets, they are virtually guaranteed to make sure Obamacare fails.

When ACA was initially enacted in 2010, it was extremely unpopular, being supported by only 34 percent of the people. But once it got up and running, and people saw what it was all about it’s popularity skyrocketed. A Pew survey in January found that 60 percent of Americans believe the federal government should be responsible for ensuring that all Americans have health coverage. That was up from 51 percent last year, and the highest in nearly a decade. The belief held even among many Republicans: 52 percent of those making below \$30,000 a year said the federal government has a responsibility to ensure health coverage, a huge jump from 31 percent last year. And 34 percent of Republicans who make between \$30,000 and about \$75,000 endorsed that view, up from 14 percent last year.

Does this mean that ACA is perfect? No. It’s a jerry-rigged program that creaks along and

has a tremendous number of problems, including leaving almost twenty-five million people without health insurance. But it’s a damn sight better than anything the Republicans in either the House or the Senate have come up with.

Before ACA passed in 2010, Congress held at least 130 open bi-partisan hearings to help craft the legislation. Although many of the ideas incorporated into the final ACA legislation used Republican governor Mitt Romney’s health plan for Massachusetts, not one Republican signed on to the final legislation. In contrast, to craft ORRA or BCRA, the Senate held exactly zero hearings, Democrats were barred from the secret planning sessions. The entire legislation was crafted by thirteen millionaire white, male senators—even the female Republican senators Susan Collins and Lisa Murkowski were excluded from the proceedings. It smacked of some secret vampire plan that knew it couldn’t stand the light of day. And, just like Dracula shunning the sun, when light was shown on the plan it crumbled into dust.

Yet the Republican plans in Congress, like some bad version of a vampire movie, continue to rise from the dead to threaten Americans’ ability to obtain healthcare. Does anyone have garlic and a wooden stake? §

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