
Loh: A deceptive view of Ryan's Medicare reform plan

By Irving Loh, M.D.

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Re: Deroy Murdock's Aug. 28 column, "'Ryancare' works for Pelosi, Reid":

In America's quadrennial political silly season, otherwise known as the prolonged national self-flagellation ritual we call presidential campaigns, one would think that one side or the other has committed all forms of unmitigated gall.

For the most part, that is true. But I must admit that Murdock's column was a stunner, even to me, a 20-year veteran of presidential health care political skirmishes.

In case you missed it, Murdock posits that Rep. Paul Ryan's Medicare proposal is like the health care plan that the Congress has enjoyed for decades, and that the public should embrace it since it's the same as what Rep. Nancy Pelosi and Senate Majority Leader Harry Reid enjoy.

The congressional health care plan is known as the Federal Employees Health Benefit Program (FEHBP) and is available to other federal employees and their families.

In his column, Murdock accurately quotes from the program description and seamlessly segues to the position that this is what Ryan has proposed for Medicare reform. Murdock, an experienced and respected columnist, seems to see the words, but not how they are connected.

Moreover, he does not seem to see how they are connected to reality.

The FEHBP provides a marketplace from which members of Congress can select a health program that best meets their personal needs. The wide selection of health programs are well defined so they can be compared easily with each other and at fair market price.

There are no pre-existing condition exclusions since it would not be a good thing to deny a federal-level legislator insurance coverage. Is this Ryancare? Not exactly.

However, it is similar to what was proposed in the Health Security Act by Bill and Hillary Rodham Clinton in 1993 and by the original iteration of the Patient Protection and Affordable Care Act in 2008, which is now derisively referred to by people, who do not know or care what is in the legislation, as Obamacare.

If people take the effort to actually go back and review these health care proposals,

they will see private health plans competing with each other in health exchanges. They will see that there are no pre-existing condition exclusions allowed. They will see fair comparisons between plans and market prices, plus subsidies so the less wealthy can afford the plan of their choice.

And, they will see that during these great health care debates of the last 20 years, that the Federal Employees Health Benefits Program was often cited as the model for all citizens, not just Congress.

The Ryan proposal would give those on Medicare a voucher and let them find their own insurance in the open market and hope the voucher will make the plan affordable. If the plan is more expensive than what the voucher will cover, the difference is the individual's responsibility. That's how vouchers "save money"; they shift the cost difference to seniors.

That's not a problem for the 1 percent among us, but it may be a problem for the rest. Vouchers do not guarantee a fair price. They do not guarantee that you will be issued a policy despite your or your family member's pre-existing conditions.

Ryan's proposal trusts the for-profit health insurance companies to do the right thing, especially when seniors get to the age when adverse health events inevitably happen.

Ryan and Mitt Romney eschew regulation as being anti-free market and hence anti-American. How has deregulation worked out for Americans in the past when corporate profits were on the table?

In Orwellian fashion, Murdock wants you to believe that the FEHBP is Ryancare. The individual words are there, just not the meaning.

In practice, the federal health care plan is far closer to the provisions of the Patient Protection and Affordable Care Act, aka Obamacare.

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