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Pretend insurance

Utah sent off to play with its toy

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For Mother's Day weekend, a maternal analogy for an important policy question:

Picture U.S. Health and Human Services Secretary Kathleen Sebelius as the mom, a very busy woman with thousands of things to deal with. Picture Utah Gov. Gary Herbert as one of her children, a basically good kid who, like many young people, wants his own way with a lot of things, even if it really isn't good for him, or anybody else.

In order to keep little Gary occupied and out of her hair, mom places him in a child's car seat — a fully safety rated and approved car seat, of course — with a plastic steering wheel and a squeaky horn. Grasping that wheel and honking that horn gives the young man a feeling of power and accomplishment, even as it allows the grown-up in the vehicle to drive the real car and get where they are going.

The car seat is Avenue H, Herbert's toy online health insurance marketplace for small business. Sebelius has agreed to let the state of Utah operate that exchange — happily turning the wheel and honking the horn — while she goes about the adult work of creating a real online exchange that will allow many other Utahns, mostly folks who are self-employed or who have a job that doesn't offer affordable or effective health insurance, to search for a policy.

Why the split? Because Utah's leaders are so opposed to any of the mandates, subsidies or referrals to public assistance that are integral to the Affordable Care Act that they demand the opportunity to operate a separate exchange that won't enforce mandates, won't offer subsidies and won't refer people who might be eligible for Medicaid.

This is more than just partisan disgust with the healthcare reform law also known as Obamacare. It is a willful refusal to understand the key components of what was — before President Obama adopted them for his own plan — the conservative version of reform.

They included an individual mandate, so that everyone paid into the pool instead of just waiting until they got sick, with subsidies and/or expanded Medicaid for those who couldn't afford decent policies on their own. Those were the key parts of reforms once favored by such conservative stalwarts as then-Gov. Mitt Romney of Massachusetts. Before he undermined his presidential run by disowning his own ideas.

If the basic parts of what some have called O'Romneycare — the parts that Avenue H petulantly leaves out — fail to create a nation of insured people, then private health insurance will have to be scrapped for the kind of single-payer plan found in most of the civilized world.

Is that what Utah's leaders want?

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