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By David Leo, President of WMI<sup>®</sup> Mutual Insurance Company & WMI TPA<sup>®</sup>

## An Ode to the

The Affordable Care Act was passed in March 2010. Since that time, I have written many articles, conducted numerous seminars, been involved in countless arguments and debates, and for the most part, been consumed by this overwhelming law.

Depending on whom you talk to, the ACA is great or it's awful. It's responsible for getting millions of Americans insured, or it's to blame for causing millions to lose access to affordable health insurance. It has caused premiums to skyrocket, or it has made healthcare more af-

fordable. It's socialism at its worst, or it's social compassion. It doesn't matter what side of the aisle you're on, or whether you wear red ties or blue ones, no law in recent memory has created more dissention or a greater political divide than the Affordable Care Act.

At this point, I've reached my Obamacare saturation point, and I need to vent. If nothing else, it's a cathartic outlet for me, so I ask your indulgence for this little poem that I wrote to the ACA (with apologies to Sister Loyola, my eighth grade English teacher).

### **Ode to Obamacare**

Not long ago, in March, twenty ten, The liberals in D.C. controlled the power of the pen.

The Dems held the Executive branch, and both houses of Congress, They vowed to tackle healthcare, and make some real progress.

Without reading the words, Congress passed a broad bill, It promised comprehensive healthcare reform and affordable prescription pills.

The Congressional record contains an interesting note, The Affordable Care Act passed without a single GOP vote.

"If you like your plan, you can keep it," the President said, The Washington Post's "Pinocchio of the Year" award for that promise lie ahead.

We have to protect you from substandard policies, the government panned, We now know those cancelled policies were better than most metal plans.

The ACA required first dollar coverage, and prohibited PEC, It imposed community rating, rebates, and an annual insurance fee.

There were Exchanges, and mandates, and requirements galore, When President Obama signed it into law on the White House East Room floor.

The law was chock-full of subsidies and pork, It didn't take long for the political firestorm to uncork.

Allegations and predictions flew out in a hurry, Constitutional challenges and lawsuits were filed in a flurry.

# Affordable Care Act

Conflicting opinions were issued from judges of all sorts, It was clear this would ultimately be decided by the U.S. Supreme Court.

> In a convoluted opinion, the Supremes ruled it a tax, Angry Tea Partiers denigrated them as "activist maniacs!"

It was the law of the land, or so it would seem, Implementation was begun by the Obamacare team.

The rollout of healthcare.gov was shocking at best, The glitches and crashes left most unimpressed.

Insurance plans were cancelled, creating quite a disorder, Regulatory exceptions and delays were granted through Executive order.

Grandfathered, transitional and metal plans were created, Americans just got more confused, frustrated and aggravated.

We learned Hobby Lobby isn't just a craft store, When the Supreme Court said birth control couldn't be mandated anymore.

When the dust finally settled, the Exchanges were running, Though the number of insureds was far short of stunning.

The rates were quite high for metal plans that were terrible, Yet even with government subsidies, they weren't all that sellable.

Eight million new sign-ups is the fed's oft-repeated script, But as for specific data, HHS has kept tight-lipped.

New ACA rates will most definitely rise, Other than that inevitability, we can only theorize.

Mid-term elections are near, the law's future they'll presage, Much more accurately than Obamacare glitch girl's defective webpage.

> Where we go from here, only time will tell, Until then, I live in my personal Obamacare hell!

> > Dave Leo

### As Always ...

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WPMA News / Autumn 2014 25