

How does what happens in Washington, DC affect me? I encounter that question throughout our Southern Missouri congressional district more, perhaps than any other.

The best example I can give, these days, is the Affordable Care Act, also called ObamaCare (by the President and proud members of his own party). More than any other law in recent history, the ACA is basic evidence of how powerful the bureaucracy has become, and how bad that news is for the rest of us.

Set aside the nation-wide effect of the ACA's cuts to Medicare insurance programs and increases in a variety of taxes borne by the American public. Forget the \$1.9 trillion cost of the measure. Put out of your mind national surveys of health care providers which indicate that 65 percent of doctors are considering dropping Medicare and Medicaid patients, and 53 percent are thinking about opting out of insurance altogether.

Ignore the estimate that 30 million Americans will remain uninsured, with four to six million Americans losing their employer-sponsored private health insurance.

Consider only what is likely to happen in Missouri if the law is not repealed and reformed:

Rural, "disproportionate-share" Missouri providers who serve some of the state's lowest-income individuals in need of care would lose \$400 million in federal funding, forcing some of them to shut their doors.

I have heard from many Missouri families struggling to secure health insurance for their children because they live in one of 34 states to lose access to child-only insurance policies since the ACA was enacted.

New caps are already in place on Flexible Spending Accounts, as well as restrictions on what these important components of many Missourians' FSA accounts can purchase.

Insurance premiums will rise, small employers will hit a 50-employee "hiring ceiling" beyond which they will fall under the jurisdiction of the ACA, and further Medicare cuts would be enacted by the Independent Payment Advisory Board – a panel of unelected bureaucrats given enormous power by the ACA to determine which services will and will not qualify for Medicare reimbursements.

We must not forget that, in Missouri, health care accounts for a major portion of the state's economic activity -- \$22 billion every year. In the effort to reduce health care costs and to improve access to private health care services, the ACA ultimately does neither.

Of course, parts of the law are not controversial, such as coverage for pre-existing conditions. Those provisions can easily be salvaged in legislation to replace the ACA.

All in all, however, the law now on the books is a bad deal for Missourians who care about the depth and breadth of a health care system we expect to be able, accessible, and affordable. Perhaps we should rename the law the Unaffordable Care Act.