

Obama's Healthcare Fix: Millions of Uninsured and Underinsured Americans

By [Stephen Lendman](#)

Global Research, November 16, 2013

Region: [USA](#)

Theme: [Global Economy](#), [Poverty & Social Inequality](#)

Obamacare is rife with problems. It leaves millions uninsured. It leaves millions more underinsured. It makes healthcare coverage more expensive.

Mandated market rules include rude awakenings. Many consumers are left paying much more than they thought.

Most plans include huge deductibles and co-pays. Doing so means tens of millions face unaffordable out-of-pocket costs.

Federal subsidies for America's poor are woefully inadequate. Millions live from paycheck to paycheck. Limited resources make expensive treatments unaffordable.

Insurers have plenty of wiggle room. They can't deny preexisting conditions. They can delay. They can block in backdoor ways.

They can game the system for profit. They wrote the law that way. They assured it benefits them hugely.

Obama's Affordable Care Act (ACA) made a fiasco debut. Healthcare.gov doesn't work. Accessing it is nightmarish. When it'll be fixed, who knows.

Since launched on October 1, federal and state exchanges enrolled only 106,185. Healthcare.gov managed only 26,794. Administration officials hoped for at least half a million.

On November 14, Obama addressed a press conference. He sought to put lipstick on a pig. He tried to quell growing anger.

Insurers sent cancellation notices to hundreds of thousands of policyholders. They don't meet ACA rules. Consumers have no choice. They're stuck with mandated provisions. It doesn't matter if they like them or not.

Obama promised Americans they could keep their coverage if they wish. They can keep their providers, he said. He lied.

His fix is too little, too late. Instead of canceling unqualified plans on January 1, consumers get to keep them through 2014.

Obama's announcement came ahead of House Republican sponsored legislation. It passed

261 to 157.

Doing so included 39 Democrats. It lets all consumers keep their plans. It lets others buy whatever type coverage they wish.

It undercuts Obamacare. It has no chance to become law. Some Senate Democrats aren't happy with Obama's fix.

Legislation is being considered to change it. Majority Leader Harry Reid (D. NV) isn't likely to permit it. At least not any time soon.

Senators Mary Landrieu (D. LA) and Mark Udall (D. CO) have competing bills. Landrieu wants consumers able to keep their current plans indefinitely. Udall wants them available through 2015.

Democrat senators up for reelection next year express greatest concern. Senator Kay Hagan (D. NC) called Obama's fix a "step in the right direction." It's "not enough, and we need to do more," she said.

Other Senate Democrats said they'll wait to see how insurers respond. Will cancelled policyholders be given their coverage back?

Some congressional Democrats expressed anger. Obama didn't alert them. Some learned about his fix from press reports. Others knew nothing until he announced it.

He operates this way. Transparency isn't his long suit. He upsets members of his own party. An observer called it "par for the course."

Obamacare's future may depend on how things go from here. If problems stay unresolved, growing dissatisfaction will follow.

Cost and inadequate coverage are major issues. Millions will discover they've been had. How they react remains to be seen.

Obama's popularity is slipping. A new Quinnipiac University poll shows only 39% approval. It's a new low.

Gallup's latest poll has Congress at 9%. It's an all-time low. In its congressional ratings for 39 years, Capitol Hill's average was 33%. Post-9/11, affirmation hit a 56% high.

Americans today deplore both sides of the aisle. They do so for good reason. They sold out their constituents. They do it consistently.

Republicans oppose Obamacare for the wrong reasons. Democrats support its worst features. Quinnipiac's poll showed only 19% of Americans believe ACA will improve their healthcare quality.

Another 43% expect it to worsen. About one-third expect no change either way. America is the only developed country without some form of universal coverage.

Many developing ones have it. Thais get it. So do Taiwanese. Brazilians have what Americans lack. All Venezuelans and Cubans are fully covered.

It's constitutionally guaranteed. It's state-funded. It's not commodified. It's not run by marketplace rules. It's not based on the ability to pay. It's free.

Chavez called healthcare "a fundamental social right, and the state will assume the principal role in the construction of a participatory system for national public health."

It's not just a right. It's essential for participatory democracy. It's preventative as well as treating symptoms when they occur.

It includes emergency services, mental health, surgeries, cancer care and other expensive illnesses, dental and eye treatment, prescription drugs, as well as free eyeglasses and contact lenses.

Healthcare is based on need, not bottom line priorities. Venezuelans in every barrio are covered. An "army of white jackets" provide universal care. It's a reality throughout the country.

Comprehensive community medicine is policy. It's part of a Chavez/Fidel Castro agreement. It swaps oil for Cuban medical professionals.

They provide care. They help train Venezuelan doctors. They staff Venezuela's "Barrio Adentro" (Inside the Barrio) public health program.

They provide healthcare based on Cuba's preventative, community-based model.

Article 50 of Cuba's Constitution guarantees everyone the "right to health protection and care. The state guarantees (it) by:

providing free medical and hospital care by means of the installations of the rural medical service network, polyclinics, hospitals, preventative and specialized treatment centers;

providing free dental care;

promoting the health publicity campaigns, health education, regular medical examinations, general vaccination and other measures to prevent the outbreak of disease."

"All the population cooperates in these activities and plans through the social and mass organizations."

All Cubans get state-sponsored healthcare. They get it free. It matches what developed countries provide.

It's a model for developing ones. Medical professionals live in communities they serve. They know the people they treat.

They call their system medicina general integral (comprehensive general medicine). It focuses on prevention.

It treats illnesses and diseases as soon as possible. It works as intended. It controls health problems effectively.

It's unmatched in treating infectious diseases. It deals effectively with chronic ones. It works wonders with limited resources.

It provides medical services in over 150 countries. Venezuelans benefit. So do Haitians, Peruvians, Nicaraguans, Bolivians, Ecuadorians, Ghanaians, Angolans and Namibians among others.

Cuba matches America's life expectancy. It has double or more the number of physicians per 1,000 population.

It has an overall lower mortality rate. It has an exemplary national health and nutrition education program.

It emphasizes chemical-free, non-GMO, organically grown fresh produce.

It delivers top quality healthcare at a minuscule cost compared to America. It shows treatment doesn't have to be expensive.

Extensive services include rehabilitation, x-rays, ultrasound, optometry, ophthalmology, endoscopy, thrombolysis, emergency services, traumatology, clinical lab services, family planning, dentistry, pre and postnatal child care, immunization, diabetic and elderly care.

Others include dermatology, psychiatry, psychology, cardiology, general medicine, pediatrics, obstetrics, gynecology, and mouth diseases.

Acupuncture and message therapy are provided. So are electromagnetic therapy, mud therapy, reflex therapy, heat therapy, speech therapy, physical therapy, and more.

Quality care, results, and patient satisfaction are stressed. Americans deserve the same type universal coverage.

They currently pay over twice as much as other industrialized nations. They'll pay more when Obamacare is fully implemented. Millions will be left uncovered. Millions more will get much less than they need.

Pay more, get less is official US healthcare policy. Anyone can get whatever they want provided they pay for it. Millions can't afford expensive care. Expect it to become more out of reach ahead.

Universal single payer coverage alone works effectively. Insurers provide no care whatever. They're predatory middlemen. They add over \$400 billion annually in administrative costs.

Eliminating them assures big savings. Americans deserve coverage for all medical services.

They include physician visits, hospitalizations, surgeries, preventive care, longterm when needed, mental health, dental, vision, prescription drugs, rehabilitation, and alternative treatments among others.

Eliminating administrative waste means more available resources. Everyone in/no one out would replace marketplace medicine.

Financial barriers no longer would exist. Insurance premiums would disappear. So would co-pays and deductibles.

Patients could choose providers freely. Doctors would regain autonomy over delivering care. It would feature prevention and healing.

It would de-commodify medicine. It would end providing the least care for the most profit. It would deliver healthcare responsibly.

It would take fear out of getting ill. At least in terms of receiving and paying for it. Treatment would be readily available no matter the problem or cost.

Isn't that what healthcare is supposed to be? It's a fundamental human right.

Stephen Lendman lives in Chicago. He can be reached at lendmanstephen@sbcglobal.net.

His new book is titled "Banker Occupation: Waging Financial War on Humanity."

<http://www.claritypress.com/LendmanII.html>

Visit his blog site at sjlendman.blogspot.com.

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About the author:

Stephen Lendman lives in Chicago. He can be reached at lendmanstephen@sbcglobal.net. His new book as editor and contributor is titled "Flashpoint in Ukraine: US Drive for Hegemony Risks WW III."

<http://www.claritypress.com/LendmanIII.html> Visit his blog site at sjlendman.blogspot.com. Listen to cutting-edge discussions with distinguished guests on the Progressive Radio News Hour on the Progressive Radio Network. It airs three times weekly: live on Sundays at 1PM Central time plus two prerecorded archived programs.

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