Coming: ObamaCare and Medicare Train Wrecks

by Phyllis Schlafly

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The problem with ObamaCare isn't only that it's careening toward a financial train wreck. It's also a slush fund to pay off Obama's political activists to carry out a massive invasion of privacy that dwarfs the NSA's collection of personal data on American citizens.

The Obama Administration let the cat out of the bag when it admitted it will give $655,000 in federal funds to three Planned Parenthood affiliates in Iowa, Montana and New Hampshire, plus $375,000 to Planned Parenthood of Metropolitan Washington, D.C., to hire Navigators whose job is to assist citizens to report all their personal medical and financial information to the government. The Navigators' project is so intrusive that we wonder why we ever worried about data collection by the NSA as exposed by Edward Snowden.

The navigators are also expected to be hired from other pro-Obama organizations such as Organizing for America and the Service Employees International Union (SEIU), and that will surely sweeten the budgets of those and other Democratic advocacy groups. Rep. Diane Black (R-TN) says that, since money is fungible, the Planned Parenthood grants amount to federal funding of abortion providers.

To back up the collection of data from individuals, the Obama administration is creating a giant "data hub" to gather personal records from seven government agencies: Internal Revenue Service, Social Security Administration, Department of Homeland Security, Veterans Health Administration, Defense Department, Personnel Management Office, and even the Peace Corps.

The job of the navigators is to help seven million participants select their ObamaCare options and apply for benefits. Navigator applicants, who don't have to have a high-school diploma, will be given 20 hours of training during the one month between the time when the money becomes available and October 1 when they report to their jobs.

Florida Attorney General Pam Bondi dared to say what many are worried about. These navigators will have access to thousands of Americans' most personal and private financial, employment, medical history, and prescription-drug information, their tax returns, Social Security number, date of birth, bank account number, and place of employment.

Navigators will not have background checks or even be fingerprinted. The ObamaCare network doesn't have any process for doing criminal-background checks on navigator applicants, and makes no requirement that navigators be covered by insurance.

The Federal Trade Commission is already worrying that this creates a massive opportunity for consumer fraud. Scam artists can pose as navigators to take advantage of people trying to sign up for ObamaCare benefits.

Potential for identity theft is great and obvious. This vast collection of personal data surely makes an inviting target for hackers and cyber criminals. Attorney General Bondi wants to know who will be in charge of monitoring the navigators, and who will be liable if someone's identity is stolen.

Meanwhile, another possible train wreck is looming because Medicare is running out of money. With 10,000 baby boomers retiring each day, Medicare's own trustees report that the program will "remain solvent" only until 2024.

ObamaCare will hasten Medicare's demise. It siphons away $716 billion from the struggling Medicare fund and gives it to a new board of 15 unaccountable bureaucrats who will have the power to control Medicare spending through cuts to health care providers, and that's a sure prescription for rationing care.

When President George W. Bush jammed Medicare Part D through Congress in 2003 to finance prescription drugs for seniors, conservatives opposed the program because it created a new unfunded entitlement. But it's time to take a new look at Part D and study the lessons it teaches.

The price of Part D premiums has held steady for four years. Costs for Medicare Part D are about 45 percent lower than expected, and 96 percent of seniors say their coverage works well.

A study by Harvard researchers found that Part D has reduced overall Medicare spending by $13 billion annually by keeping seniors out of hospitals and nursing homes. The Congressional Budget Office also reports that greater access to prescription drugs decreases medical spending for seniors.

Conservatives don't have to be glad that Bush gave us Medicare Part D, but they can point to Part D's lessons that may help us for future reform. Part D is different from the rest of Medicare because it relies on choice and competition rather than top-down government control.

Unlike other government health programs, Part D is not operated by federal officials. Numerous private insurers offer prescription drug plans, competing on price, service and offerings, and seniors can shop around to choose the plan that best meets their needs.

Using conservative principles of choice and competition has enabled this one section of Medicare to work efficiently and cost less than was budgeted. That's a good lesson for future changes in ObamaCare as well as Medicare.