

It's Time for South Carolina To Embrace the Affordable Care Act

By U.S. Representative James E. Clyburn (D-S.C., 6th District)

During his lifetime, Dr. Martin Luther King, Jr. made many timely and noteworthy speeches. He is quoted frequently, and often persuasively. A quote from one of his speeches, which I consider very timely, was made in 1966 during the National Convention of the Medical Committee for Human Rights. On that occasion Dr. King said, "Of all the forms of inequality, injustice in health is the most shocking and inhumane." I agree with Dr. King, and that is why I stand by my statement that the Affordable Care Act is the Civil Rights Act of the 21st Century.

The Affordable Care Act (ACA) outlaws requiring women to pay more than men for healthcare coverage because of their gender. The ACA requires insurance companies to pay out at least 80 percent of the premiums they collect or give a rebate to their policy holders; it also prevents health insurance companies from discriminating against people with pre-existing conditions. Before the ACA, the number one cause of bankruptcy in America was medical bills, but with out-of-pocket caps mandated by law, getting sick no longer means going bankrupt.

One might think all of these benefits put directly into place by ACA would cause anyone to defend the law. Instead, we've seen just the opposite. The political theater and gamesmanship taking place in South Carolina are hurting people and their families very directly and in very real ways.

In South Carolina, nearly 200,000 in-



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dividuals fall into what is called the coverage gap. By not expanding Medicaid, this group of people will not have any health insurance. Many of these individuals are adults without children or have incomes too high to receive health subsidies, but too low to receive Medicaid. So, while the elected officials in South Carolina play political games, these individuals are one illness away from bankruptcy. The hurdles South Carolinians and their families have to overcome are already cumbersome without adding the lack of health insurance on top of record unemployment. We can—and we should—do

better.

It is not just individuals who will suffer, but our hospitals and businesses too. Uninsured South Carolinians become a burden on the taxpayers of South Carolina when they visit emergency rooms because it's the only access to health care they have. President Ronald Reagan passed the Emergency Medical Treatment and Labor Act (EMTALA), requiring hospitals to treat all medical emergencies regardless of ability to pay. This is an extremely expensive way to provide health services. According to *The Greenville News*, "Hospitals will have to provide unreimbursed charity care to patients who would have qualified for the expanded Medicaid program, and those costs will be passed onto businesses and individuals that buy health insurance."

The United Health Foundation ranks South Carolina as 43rd in overall health. The average South Carolinian dies nearly two years earlier than the average American. This is not acceptable to me, and I hope that it is not to the members of our legislature. And let's not forget about jobs. Since ACA's enactment in 2010, we've seen 8.5 million private sector jobs created across the country. Unfortunately, in South Carolina we are denying more than 40,000 people new jobs that would be created with the expansion of Medicaid. The disastrous effects of South Carolina not expanding Medicaid are clear. It's time for this warfare on the poor and uninsured to end.

(See ACA, P. 4)

Purpose of the SCAC



- **To promote more efficient county governments**
- **To study, discuss and recommend improvements in government**
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ACA ...

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The ACA has improved healthcare for current and future generations. It has not only ended abuses by some insurance companies, but according to the Congressional Budget Office, it will also help reduce the deficit by \$210 billion over the next 10 years.

And let's be clear about one other thing. The first three years of a state's expansion of Medicaid is at no cost to that state. According to a report by Milliman for the S.C. Department of Health and Human Services, by year 2020 South Carolina will spend \$180 million to expand its Medicaid services while the federal government will be putting \$1.8 billion into our system.

Another statistic of note from the S.C. Hospital Association is the annual fiscal impact. From 2014 to 2020, if we were to expand Medicaid in South Carolina, the required state match would be \$442.2 million, South Carolina's administrative cost would be \$192.6 million, and the state tax revenue generated would be \$644.1 million. This leaves South Carolina with \$9.3 million in revenue from the Medicaid program.

It's time for our elected officials to step up and begin working for our

citizens and communities. With hundreds of thousands of people across our state being affected by the lack of Medicaid expansion, practically everyone is related to or knows someone who is negatively affected by this lack of visionary leadership. I often reflect on the experiences growing up in a parsonage, and as I write this piece, I am remembering Proverbs 29:18, "Where there is no vision, the people perish." That seems to be what we are experiencing in South Carolina and it is time for that to change.

It's time to make government work for the people. It's time for South Carolina to be the rule, not the exception. It's time to embrace the Affordable Care Act, and stop treating that law, and it is the law, as a political pawn. More than 100,000 South Carolinians have enrolled in the Affordable Care Act and every South Carolinian is benefiting from it. Too many South Carolinians are being affected by the foolish actions from our legislature debating, and in some instances, passing laws seeking nullification and interposition. It's time to stop supplementing other states and show some compassion for all our citizens.

Failure to expand Medicaid is a rejection of protection for our vulnerable citizens, most of whom are children, elderly and disabled. Poll-tested slogans and catchy sound bites may help score political points, but they are not solutions to our state's and our nation's growing need for policies that work for all our citizens, and not just a select few. South Carolina cannot afford to continue trailing the rest of the nation in health and wealth indices. But that will continue to happen if we don't stop governing by political slogans and start providing real solutions.



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