



Written by [Thomas R. Eddlem](#) on October 14, 2009

Senate Finance Committee Clears Healthcare Bill

The U.S. Senate Finance Committee voted to send a health care "reform" bill to the full Senate by a 14-9 vote October 13. President Obama said the vote was a "critical milestone," but admitted that he was not assured of the bill's passage. "Now is not the time to pat ourselves on the back," Obama said, urging supporters to "dig in and work even harder to get this done."



The legislation would mandate that most employers offer health insurance for their employees, exempting only a few small businesses, and it would create nominally private "Health Insurance Exchanges" that would be heavily regulated by the federal government. The federal government would ban insurance companies from denying coverage as a result of pre-existing conditions, which independent auditors hired by the insurance industry estimate would skyrocket insurance costs on the average American family. "This analysis shows that the cost of the average family coverage is approximately \$12,300 today and could be expected to increase to approximately ... \$21,900 in 2019 under current law and to \$25,900 if these provisions are implemented," the PriceWaterhouseCoopers [analysis estimated](#). That's a \$4,800 additional increase per family over current law.

The Baucus bill would punish individuals who don't purchase insurance under a federal law by up to \$750 per year by 2019, though illegal aliens would be exempt from the regulation. A [press release](#) by the Senate Finance Committee calls it a "a personal responsibility requirement for health care coverage, with exceptions provided for religious conscience (as defined in Medicare) and undocumented individuals." The phrase "undocumented individuals" refers to illegal aliens. The penalty for citizens and legal aliens phases in over a four-year period beginning at \$200 in 2014 and rising to \$750 in 2017.

The bill would do little to trim the out-of-control federal deficit, as the \$829 billion price tag would be covered by huge tax increases and some Medicare reform cost controls. The goal as set by President Obama was to make the healthcare program deficit neutral and use "savings" from Medicare reform



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that is periodically needed as justification for the additional spending. Even the *New York Times* [admits](#) that “The bill is projected to cost \$829 billion over the 10 years, which would be fully offset by new tax and fees, including a tax on high-cost insurance policies, as well as by savings from slowing the growth in Medicare spending by the government.”

Although the bill, sponsored by Finance Committee Chairman Max Baucus (D-Montana), could be called bipartisan with the support of Maine liberal Republican Olympia Snowe, her vote was far from assured on final passage. “My vote today is my vote today,” Senator Snowe cryptically [told the press](#) after the vote. “It doesn’t forecast what my vote will be tomorrow.”

Even the social-economic coalition President Obama is trying to build to pass healthcare legislation appears to be eroding. Last week the U.S. Conference of Catholic Bishops published a letter that appeared to urge Catholics to oppose the legislation in its present state because of its support of abortion. The [October 8 letter](#) noted that “we remain apprehensive when amendments protecting freedom of conscience and ensuring no taxpayer money for abortion are defeated in committee votes.” The U.S. Catholic Bishops have long been economic leftists, but most are social conservatives, and they represent the largest church in the nation. Some [25 percent of Americans claim to be Catholic](#), so a strong direction by Catholic bishops against a healthcare plan could kill just about any deal.

Photo of Sen. Max Baucus: AP Images



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