



Written by [Raven Clabough](#) on April 5, 2017

Could an ObamaCare Collapse in Knoxville Force GOP to Deliver a Clean Repeal?

The Trump administration has failed to put forward a clean repeal of the much-maligned ObamaCare, as promised, and while Trump and establishment Republicans are pointing fingers at who is to blame for the broken promise, Americans continue to buckle under the weight of the “un”-Affordable Care Act. According to the *Daily Caller*, Knoxville, Tennessee, may be the first city in the country to witness the complete collapse of ObamaCare.



Whether this will inspire the Trump administration to take real action, however, remains to be seen.

Knoxville’s only remaining insurance provider on the ObamaCare exchange is Humana, which has just announced that it will be leaving the market in 2018. CNN reports on what this means for ObamaCare in Knoxville: “Unless another insurance provider fills Humana’s place, some 40,000 people in the Knoxville area will likely be left without the option to purchase an ObamaCare-subsidized insurance policy.”

Health insurance companies have been leaving the ObamaCare exchanges in droves after learning the hard way that it is an impossible system to sustain.

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Fox News reported last year that the total number of HealthCare.gov insurers would drop from 232 to 167 in 2017, and even those figures are misleading, as insurance companies are counted more than once if they are in more than one market.

In 2016, Aetna, which once lauded the healthcare law, announced that it would pull out of the 2017 public exchange expansion plans. Humana, UnitedHealth Group, Blue Cross, and Anthem — also proponents of the healthcare law — have all reported struggles with plans that were sold on the exchanges, indicating that they were not ready for the increased number of particularly high-risk customers, many of whom have generated far more claims than insurers predicted, though critics of the law from the beginning forecast such outcomes.

What’s more, the co-ops that were created to keep prices competitive struggled just as much as the healthcare insurers. Just four of the 24 co-ops remain.

According to the *Daily Caller*, Tennessee has experienced all the “casualties,” as three insurers have completely pulled out of the state and Tennessee’s co-op failed, causing residents to witness skyrocketing premiums. The Tennessee health commissioner has stated that the state’s healthcare system is “very near collapse.”

Kevin Walters, director of communications for the Tennessee Department of Commerce and Insurance, announced last year that the state “has struggled to curb healthcare costs,” and that Tennessee “has some of the highest insurance claims costs in the nation.”



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“Tennessee has consistently placed among the highest states in terms of risk scores — meaning that insurance claims costs per enrollee have been higher here than across the nation,” he added.

But Tennessee is not alone. Insurance providers have until July 1 to inform state officials whether they will remain on the exchanges in 2018, and it appears likely that providers will be using the opportunity to jump ship.

Meanwhile, where does that leave American taxpayers?

President Trump and Republicans in the House and Senate campaigned on the promise of repealing ObamaCare and were arguably elected so that they could execute that promise. But instead, what they delivered was simply a slightly modified version of the current healthcare law in the American Health Care Act.

Thankfully, conservative Republicans and even a handful of moderates, not wanting to betray their promises to constituents, refused to get behind the healthcare alternative bill. But instead of being inspired by the convictions of these lawmakers to offer a better bill, Trump and the establishment, led by House Speaker Paul Ryan, have turned on their conservative counterparts.

“The Freedom Caucus will hurt the entire Republican agenda if they don’t get on the team, & fast,” Trump tweeted. “We must fight them, & Dems, in 2018!”

Rather than staying true to Republicanism and conservatism, Trump and GOP lawmakers are staying true to promises made by the Democrats to insure as many Americans as possible. If this is the Republican endgame, then it’s time to officially announce that the GOP has abandoned its platform of liberty and free market economics. The Republicans should be aiming to ensure that all Americans have *access* to healthcare, not that all Americans are insured. And a competitive free market would guarantee that Americans would have better choices when it comes to the available healthcare.

Instead, lawmakers are citing the number of insured Americans as the standard by which all healthcare laws should be measured; so rather than guaranteeing the American people access to health plans that are affordable and valuable, they would rather serve all Americans a lettuce sandwich and tell them that they should appreciate it because more people are eating.

Walters explains that the high costs of healthcare in Tennessee are driven by increased use of healthcare services, higher percentages of enrollees with chronic diseases, increased pharmaceutical costs, and 50 percent of enrollees who are over 45. Not one of these problems would have been addressed with the healthcare plan offered by Republicans.

On the Trump-Ryan healthcare bill, Kentucky Representative Thomas Massie told the *Washington Examiner* that it was so similar to the Affordable Care Act that he thinks it “was written by the same people that wrote ObamaCare.”

There remains some hope that President Trump can be persuaded to uphold conservative values, however, following a [golf outing](#) President Trump had with Senator Rand Paul (R-Ky.), who had been adamantly opposed to the American Health Care Act.

Paul believes that Trump could be convinced to work with the conservative arm of the Republican Party if conservatives presented their case to him. He told Breitbart News, “I just think he needs to hear from some conservatives and he will realize there are many different issues. I think he does realize there are many different issues and many different factions out there.”

Following Paul’s golf date at Trump National Golf Club in northern Virginia with Trump and Mick



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Mulvaney, the White House director of the Office of Management and Budget, Paul told reporters that he felt “very optimistic” that party leaders are “getting closer” on a compromise.

Conservatives believe that Paul could be a valuable and powerful influence on Trump, given his medical background and conservative/libertarian leanings.

Paul had [offered](#) his own ObamaCare replacement bill last month, which included provisions to remove regulations that restrict the use of Health Savings Accounts, create an interstate market that would allow individuals to purchase health insurance across state lines, and allow states more control over Medicaid. Additionally, Paul offered a separate bill that repeals ObamaCare.



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