Opinion: If health reform law dies, California’s working poor would lose

By David Lazarus, Los Angeles Times

If the healthcare reform law is thrown out by theU.S. Supreme Court — as many fear could happen based on the comments of conservative justices — more than 700,000 low-income Californians could lose a once-in-a-lifetime chance to obtain affordable health insurance.

At stake is what’s known as a Basic Health Plan. This is a system provided for by the reform law, fully funded by the federal government, that would extend coverage to people who may not be able to afford conventional insurance policies but don’t qualify for Medi-Cal.

State Sen. Ed Hernandez, D-West Covina, chairman of the Senate health committee, is the author of legislation that would create a Basic Health Plan in California beginning in 2014. It would provide coverage to about 720,000 people for as little as $30 a month.

But that’s only if the reform law remains intact, providing up to $3 billion in federal funds needed annually to make the program a reality.

“If the court throws out the entire law, that’s the nuclear option,” Hernandez told me. “The Basic Health Plan would lose all funding. It’s what I’m afraid of most.”

Critics of the healthcare reform law focus primarily on its requirement that most people buy insurance or face a modest tax penalty, which is the trade-off for a separate requirement that insurers provide coverage to everyone, regardless of medical condition.

These critics seldom acknowledge other aspects of the law aimed at helping insure some of the roughly 50 million people in this country who now lack coverage.

That’s an act of pure selfishness (even though we’d all benefit from having fewer people relying on emergency services for treatment). It’s also a display of heartlessness unbefitting a country that claims to define itself by love-thy-neighbor Judeo-Christian values.

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