

Healthcare Analyst and Author of [The Cure: A Blueprint for Solving America's Healthcare Crisis](#), Seth Denson says when it comes to healthcare – insurance is NOT the problem. The COST of healthcare is the problem.

ACA – WHAT'S GOING ON

- Part of the stimulus package included changes to the ACA, providing more subsidies to purchase insurance (at the cost of higher federal funding for the project).
- The higher healthcare subsidies are keyed to the pandemic, and are set to expire at the end of 2022; a major election year. The GOP will be forced to extend the subsidies, (giving Democrats a victory), or be lambasted for being against healthcare (giving Democrats a victory).
- Uninsured in the US has risen to ~10% of the population, or 33 million.
- The ACA case is still before SCOTUS. Why congress hasn't used a budgetary reconciliation to ensure the ACA remains untouched by changing the tax penalty is anybody's guess as this point.
- This goes into effect April 1st, and can be signed up for on the federal exchange at healthcare.gov

NEW ARRIVALS

- Since the Biden administration opened a special enrollment period, more than an additional 200k Americans have signed up.
- One of Biden's major campaign promises was to create a Public Option for consumers who wish to buy into a government-run health insurance plan. Since I've seen what a bang up job the government does with the TSA and the VA, they would have to make major systemic improvements before a lot of people would join.
- The major issue here again is – insurance is NOT the problem. The COST OF HEALTHCARE is the problem. It doesn't matter if everyone has insurance, if procedures are too expensive to be covered. We see the same problem in American academia; it doesn't matter that most qualify for FAFSA, it matters that tuition is too high.
- The ACA does little to slow down the rapidly rising costs of healthcare, and adding more people to the mix without that component merely increases profits from insurance companies.

THE WEBSITE CONTINUES TO BE INEFFECTIVE

- In a clear cut example of the issues with trusting the government, it's likely that those who qualify for the subsidies may not receive them for up to a year, because of website and other logistical complications.
- So even though tens of thousands will qualify for this aid, they will have to front the cost until relief can be supplied.
- I'd also like to point out, that Healthcare.Gov took 1.7 BILLION dollars to create. For a website. World of Warcraft only took 63 million and handled millions of active users in far more demanding software requirements.

Let me know if you'd like to hear more from Seth. Thanks

SETH DENSON

Market Analyst/Business Leader/Health Care Expert



Seth is the Co-Founder & Chief Strategist at GDP Advisors. In addition to his role at GDP, he is an author, public speaker and a regular commentator for numerous media outlets including Fox News, ABC, CBS, and NBC. He is the author of *The Cure: A Blueprint for Solving America's Healthcare Crisis*, a regularly published contributor to a number of print and online publications, and is a highly sought after keynote speaker on topics ranging from business to healthcare to politics and even fatherhood. Originally from Midland, Texas, but with experience in markets throughout the United States, including New York, Dallas/Fort Worth, and San Francisco, Seth blends metropolitan thinking with straightforward West Texas business ethics. He has served as a consultant for companies ranging from Fortune 500 organizations to privately held organizations and is a founding board member of ParadigmRe, a U.S. based health reinsurance captive.

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