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HEALTH CARE



The Real Wonk Gap Is On The Left

JUNE 20, 2014 By John Daniel Davidson



On Wednesday, Rachel Maddow's blog [ran a post by Steve Benen](#) that dismisses the findings of Avik Roy's [exhaustive, county-by-county analysis of ACA exchange premiums](#), which found that 2014 individual-market premiums increased 49% on average under Obamacare. Benen's beef with the study is that it doesn't lead with an explanation that Roy's figures represent the underlying, unsubsidized costs of Obamacare coverage, not the out-of-pocket costs paid by consumers. By not emphasizing that difference, he thinks the study is somehow deceptive:

In other words, the first 11 paragraphs talked about premiums while omitting the most important detail: these aren't the prices consumers are actually paying. Roy wanted to know whether the ACA "makes health insurance less expensive," but in the process, he paints a misleading picture, obscuring the actual, out-of-pocket costs for consumers, many of whom are buying coverage subsidized through "Obamacare."

A couple of things are very wrong with Brenen's take here, which more or less represents the view of the media and left-leaning health policy wonks. He assumes the prices consumers are actually paying is "the most important detail," and yet the underlying cost is arguably far more important than the subsidized price, which is one reason Roy and Yegeniy Feyman disregarded subsidies in their analysis. The goal was to look closely at what Obamacare is doing to the baseline price of insurance premiums, under the assumption that over-regulation drives up costs, which subsidies only serve to hide. They found this was in fact the case, and did a great job documenting it.

Secondly, they didn't bury the fact that they were looking at unsubsidized costs. The [excellent map that accompanying the Forbes piece](#) makes it clear that the premium rates are pre-subsidy. That map appears after the fourth paragraph; it is by no means buried. (Also, among actual wonks, putting something in the 12th paragraph isn't misleading. Wonks read all the paragraphs. Bloggers often do not.) The poor fellow at MSNBC either doesn't grasp why anyone would want to tease out such information, or he knows precisely why but just doesn't care. The irony is that Benen opens his piece by suggesting (as he did [last year](#)) that conservative health policy wonks like Roy are motivated by ideology, not hard data. As if to bolster his claim, he recognizes that Roy is one of the few "fairly

credible” conservative health policy wonks, but that even Roy is guilty of misleading the public for the sake of undermining Obamacare.

Roy himself [responded to Benen at length yesterday](#), and also to Brian Beutler of *The New Republic*, who lodged his complaints against the study on [Twitter](#). Roy’s basic point is that liberals are wrong to say the only thing that matters is how much Obamacare beneficiaries pay out of pocket and that that underlying costs and rate shock are unimportant because taxpayer-funded subsidies cover it. Such thinking, Roy says, is “economically obtuse.” It is also intellectually disingenuous.

Pieces like Benen’s do indeed illustrate a very serious wonk gap when it comes to health care—but not, I think, in the way the Left intends.

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