



Top Reasons to Support the Vitter-DeSantis Bill to End the ObamaCare “Insiders’ Exemption”

Background: The ObamaCare law, enacted in March 2010, creates government-run insurance exchanges and imposes an unconstitutional mandate on individuals to buy government-approved health insurance or pay a fine. The law also requires Members of Congress and their staff, beginning in January 2014, to obtain their federal health insurance benefits through an exchange. In violation of this requirement, President Obama’s Office of Personnel Management (OPM) announced in August 2013 that Congress members and staff may retain their existing, very generous health benefit subsidy, which covers roughly 75 percent of their premiums. This gave Congress special treatment under the law. No other American gets to enjoy an employment-based health care subsidy in an exchange, let alone a gold-plated one. OPM’s announcement followed intense, behind-the-scenes lobbying by top House and Senate leaders from both political parties, who feared ObamaCare’s high costs and didn’t want to live under the same rules as the rest of us. A pair of bills has been introduced to end the “Insiders’ Exemption”: S.1497, introduced by Sen. David Vitter (R-LA), and H.R. 3076, introduced by Rep. Ron DeSantis (R-FL).

Here are the top ten reasons why Congress should immediately enact the Vitter-DeSantis bill:

1. All Laws Should Apply to Congress

The Vitter-DeSantis bill would apply ObamaCare to members of Congress and their staff. It would also apply it to the President, Vice President, and their political appointees. Such fairness is essential to our representative form of government. Those who govern should have to live under the same laws as the governed. As James Madison explained in *Federalist* 57, when politicians give themselves special treatment, oppression is the natural result. He wrote: “[A] fifth circumstance in the situation of the House of Representatives, restraining them from oppressive measures, [is] that *they can make no law which will not have its full operation on themselves and their friends, as well as on the great mass of the society*. This has always been deemed one of the strongest bonds by which human policy can connect the rulers and the people together. It creates between them that communion of interests and sympathy of sentiments, of which few governments have furnished examples; but *without which every government degenerates into tyranny*.” (Emphasis added.)

2. The Insiders’ Exemption Is Illegal

The insiders’ exemption is illegal and clearly violates the intent of Congress, which was to make Congressmen and their staff get their health care through an exchange, like other Americans.



3. Congress Should Have to Experience Life in a Government Exchange

Government agencies are notorious for providing inferior customer service. Congress should experience life in the exchanges, to fully appreciate what their constituents are experiencing.

4. Congress Should Have to Use the Broken ObamaCare Website

Congressmen should have to obtain their coverage through the now-infamous healthcare.gov website, which, despite three years of work and a staggering \$634 million, is still freezing, crashing, and preventing citizens from signing up.

5. Congress Should Face the Full Cost of Increased Insurance Premiums, Like the Rest of Us

Congress should feel the same premium hikes that the rest of the country is facing as a result of this law.

6. Congress Should Show Solidarity with Americans Who Have Lost Health Insurance

Despite the President's oft-repeated promise that "If you like your health plan, you can keep it," the unpopular health care law will cause at least seven million Americans to lose their existing job-based insurance coverage, while millions of others lose their individually purchased coverage. News reports suggest that so far this year more than one million Americans have received letters from their insurance company, notifying them that their policy is being terminated. Congress should show solidarity with these unfortunate Americans by opting to purchase their insurance in a local exchange.

7. The American People Already Pay Congress Enough

With the economy sluggish, job growth anemic, and Uncle Sam drowning in red ink, it's no wonder a recent poll shows just 12 percent of Americans approve of the way Congress is doing its job. Members of Congress are paid generously; they do not need a special, gold-plated health benefit subsidy.

8. The Bill Will Save Taxpayers Money

The bill would prohibit congressional staff from receiving a contribution for health benefits greater than what they would receive if they weren't employed by a Hill office. This will save taxpayers money.

9. It's Good Politics

Incumbent Members of Congress disregard the public's ire over the Insiders' Exemption at their peril.

10. Living Under ObamaCare Will Make Congress More Willing to Repeal the Law

ObamaCare will reduce the quality and raise the cost of healthcare in America. The law has many problematic unintended consequences. If members of Congress feel those consequences personally, they will be more willing to provide real relief to their fellow citizens by repealing this disastrous law.

