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## **Why Didn't the Republican Majority Repeal the Affordable Care Act in 2017?**

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Why Didn't the Republican Majority Repeal the Affordable Care Act in 2017?

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**Introduction:**

Is the Republican party becoming more inclined to support government involvement in healthcare? Republicans tend oppose business regulations, yet in 2017 when given the opportunity to repeal the Affordable Care Act (ACA) they did not, despite having the majority in both the House of Representatives and the Senate. President Trump himself throughout his campaign in 2016, ran on the premises of promising to get rid of Obamacare but failed to do so. The only aspect of the ACA that was repealed was the individual mandate penalty, which functioned as a fine to incentivize uninsured Americans to purchase healthcare through their state or the federal enterprises. Despite Republicans repealing the mandate penalty on individuals, they have not repealed the corresponding regulations on business in the healthcare industry. Why would the Republicans allow the ACA to stay when they were clearly so against it? Why is the ACA still relevant today? Is the ACA perhaps more of compromise for the Democrat and Republican party than they originally anticipated? An explanation to these questions is the effect of populism on American politics, specifically on the Republican party.

Something that every person can relate to is wanting to have some kind of plan in place in case something bad was to happen to them. Having health insurance plays a large role in this since it is a system in place to assist everyone with any checkups, concerns, or appointments. As much as human beings want to be able to take care of themselves, health insurance is a necessary system that allows for people to be taken care of. This translates into keeping ourselves healthy.

Health insurance is what allows us to ease potential worries concerning a sickness or diagnosis that is not a person's control. As essential as health insurance is, there have been a considerable number of Americans who were uninsured. This is where the need for the Affordable Care Act (ACA) began. After the 2008 recession, the number of uninsured Americans was at an all time high and health insurance became difficult for people to afford.

There was approximately 46.5 million people in 2010 who did not have health insurance, largely due to affordability concerns.<sup>1</sup> The level of uninsured individuals was an ongoing problem in the United States because our cost of healthcare is more than any other place in the world. Since America is one of the major powers of the world, it is shocking that “The United States is the only industrialized nation in the world without a universal health care system.”<sup>2</sup> To help resolve this issue of unattainable health insurance due to cost, The Patient Protection and Affordable Care Act was a law passed on March 23, 2010.<sup>3</sup>

### **History of Health Care Reform:**

Although the ACA was a monumental step in government involvement concerning healthcare, there were already a few policies in place that helped pave the way prior. Going back to 1935, President Franklin Delano Roosevelt passed the Social Security Act. This act made government payments to people who had to stop working due to an illness or injury. It was one of the first major steps in governmental aid for the sick. President Roosevelt also passed the Serviceman’s Readjustment Act in 1944, which expanded public healthcare to veterans after their time serving in World War II.

Once President Harry Truman took office in 1945, he was faced with the popular question of how he was planning to continue the New Deal Era of his predecessor. Truman offered multiple special addresses to Congress about the severe need for national health

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<sup>1</sup> Garfield, Rachel, Kendal Orgera, and Anthony Damico Published. “The Uninsured and the ACA: A Primer - Key Facts about Health Insurance and the Uninsured amidst Changes to the Affordable Care Act - How Many People Are Uninsured? - 7451-14.” *KFF* (blog), January 25, 2019. <https://www.kff.org/report-section/the-uninsured-and-the-aca-a-primer-key-facts-about-health-insurance-and-the-uninsured-amidst-changes-to-the-affordable-care-act-how-many-people-are-uninsured/>.

<sup>2</sup> “Bill Clinton: Domestic Affairs | Miller Center,” October 4, 2016. <https://millercenter.org/president/clinton/domestic-affairs>.

<sup>3</sup> Division (DCD), Digital Communications. “What Is the Affordable Care Act?” Text, February 11, 13AD. <https://www.hhs.gov/answers/health-insurance-reform/what-is-the-affordable-care-act/index.html>.

insurance. Known as, “Special Messages to Congress Recommending a Comprehensive Health Program,”<sup>4</sup> these were intended to urge legislators to get on board with the idea. The Miller Center at the University of Virginia quotes his first address in November of 1945 in which Truman believed that “everyone should have ready access to all necessary medical, and hospital related services.... by distributing the costs through expansion of our existing compulsory social insurance system.”<sup>5</sup> While Truman himself did not pass any official legislation regarding a national healthcare system, he made great strides in raising awareness of how essential one is for the nation.

After President Dwight D. Eisenhower took office in 1953, he made it clear throughout his campaign that he was against “socialized medicine.”<sup>6</sup> Eisenhower was a moderate Republican, and therefore Truman’s policy plans were not something he agreed with. While he did not have plans to create a national health care system, Eisenhower “signed legislation that expanded Social Security... and created the Department of Health, Education, and Welfare.”<sup>7</sup> Eisenhower’s administration still valued wanting to help Americans obtain quality care at a reasonable price. Eisenhower believed that private plans would best accompany all medical and hospital services.<sup>8</sup> As president, Eisenhower still made headway in the awareness of healthcare necessities but focused federal funding on the institutions of health, such as medical research.

President John F. Kennedy proposed a bill in 1962 attempting to reestablish what Eisenhower refused to do, which was to engage in “socialized medicine.”<sup>9</sup> One of these attempts was a bill that would expand Social Security to provide medical care for elderly Americans.

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<sup>4</sup> “Presidents on Health Care | Miller Center,” January 25, 2022. <https://millercenter.org/health-care-policy/presidents-health-care>.

<sup>5</sup> “Presidents on Health Care,” Miller Center.

<sup>6</sup> “Presidents on Health Care,” Miller Center.

<sup>7</sup> “Presidents on Health Care,” Miller Center.

<sup>8</sup> “Presidents on Health Care,” Miller Center.

<sup>9</sup> “Presidents on Health Care,” Miller Center.

However, President Kennedy struggled to obtain approval from the American Medical Association causing Congress to become skeptical of the bill and fail to pass it.

In 1965, President Lyndon Johnson made a monumental step when he signed Medicare and Medicaid into law. Medicare is federal health insurance made to cover those over the age of sixty-five and younger Americans with disabilities. Medicaid is federal health insurance that was made to cover Americans below the poverty threshold. The only concern that faced Congress and the American people was how would it be paid for. The Miller Center states that “the bill included coverage of physicians' fees and provided for a separate trust fund for Medicare. And to decrease the opposition of the American Medical Association, the final bill left physicians and insurance companies with a substantial amount of control over fees.”<sup>10</sup> Medicaid was influential in constructing the ACA because many its provisions were made upon expanding these policies that were already in place. This was the beginning of the government providing subsidized health care to the elderly and to low-income Americans.

The next American president, Richard Nixon, played a significant role in setting the grounds for the ACA. In 1971, Nixon proposed the first employer mandate, which means that employers were required to offer private health insurance to employees. This mandate was in response to Senator Ted Kennedy’s Health Security Plan first drafted in 1969. The goal of Kennedy’s plan was to offer national health insurance. The plan “controlled health-care costs through a national health budget and a cap on health-care spending.”<sup>11</sup> The Health Security Plan was the ideal vision of universal healthcare, of which the Democrats of that time approved.

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<sup>10</sup>“Presidents on Health Care,” Miller Center.

<sup>11</sup> *Washington Post*. “Analysis | Why Are Republicans Trapped on Health Care? Because Democrats Stole Their Best Idea.” October 28, 2021. <https://www.washingtonpost.com/news/made-by-history/wp/2017/06/26/why-are-republicans-trapped-on-health-care-because-democrats-stole-their-best-idea/>.

However, not enough members of Congress agreed to it. The Nixon Administration decided to counter this plan with something of their own.

Nixon's plan "included extensive cost-sharing, as well as the first healthcare mandate: a requirement that employers provide coverage for their workers."<sup>12</sup> Nixon's plan was considered more liberal because it waived Medicare premiums for senior citizens and offered subsidized insurance plans for poor and unemployed families.<sup>13</sup> In a way, Nixon was playing into the idea of socialized medicine and was not the ideal conservative approach to healthcare, however he was not within the Republican realm of a free-market approach either. Nixon's proposed plan was more of a compromise between what both parties wanted. This is not the last time we see Republicans agreeing to left-leaning policies since they now seem more inclined to keep the ACA around.

President Clinton attempted to pass a plan of his own in 1993. The President appointed his wife, Hillary Clinton, to head the task force for developing the program. President Clinton and the First Lady cared deeply about the "Americans [who] did not have adequate health insurance"<sup>14</sup> and were determined to find a solution. Their solution, however, had to be something that was not financially burdening because "health-care costs had skyrocketed since the 1970s...[and] according to some estimates, one-seventh of the nation's goods and services—a greater proportion than that of any other industrialized country in the world."<sup>15</sup> That being said, Hillary Clinton and the rest of the task force spent eight months gathering research and survey responses to create a plan that would best fit the American people. According to the Clinton Presidential Library, the bill required "every citizen to enroll in the health plan. Employers

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<sup>12</sup> *Washington Post*. "Analysis."

<sup>13</sup> "Presidents on Health Care," Miller Center.

<sup>14</sup> Russell L. Riley et al., "Bill Clinton: Domestic Affairs," Miller Center, September 23, 2020, <https://millercenter.org/president/clinton/domestic-affairs>.

<sup>15</sup> Riley, "Bill Clinton: Domestic Affairs."

would be required to pay 80% of the average cost of their employee's health plans.”<sup>16</sup> The appeal of universal coverage was essential to Clinton's vision, and he threatened to veto any piece of legislation without the aspect of universality.

Since the First Lady was heading the task force, Congress was left out of the process much more than they should have been. Having Hilary in a position of major political and economic power with no constitutional checks to keep her in communication with the legislative branch arguably made the plan less successful. While President Clinton had a strong vision for his plan, it was ineffective because of how he chose to construct it. Since healthcare has always been an ongoing political issue, it is not shocking that it was difficult to approach.

### **Legislation of the ACA:**

Like any piece of legislation, the ACA had its supporters and critics. After the 2008 election, the Democratic party was in control of Congress and the White House under President Barack Obama. Even with a majority legislature, it was still difficult to pass the ACA because healthcare is one of the most controversial and debated topics in our society. Left-wing Democrats wanted to “expand Medicare or create something like it that, along with Medicaid, covered everyone in a “single payer” system.”<sup>17</sup> On the other hand, Republicans “preferred a less ambitious law that uses government subsidies mainly to help only those people who are not insurable, leaving the rest of the market to function as normal.”<sup>18</sup> Republicans have a traditional view of government, and do not want it interfering with personal priorities or getting rid of any economic liberty that require support from private sectors. Meanwhile, Democrats are more

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<sup>16</sup> “Health Care Reform Initiative,” Clinton Digital Library, accessed December 8, 2022, <https://clinton.presidentiallibraries.us/health-reform-initiative>.

<sup>17</sup> Hall, Mark A, and Richard Lord. “Obamacare: What the Affordable Care Act Means for Patients and Physicians.” *BMJ: British Medical Journal* 349 (2014). <https://www.jstor.org/stable/26517646>.

<sup>18</sup> Hall and Lord, “Obamacare.”



concerned with issues about access to goods for low-income people and advocate for government intervention in the market to help those of a lower socioeconomic status. In this way, the Democratic party was to support this act since healthcare affordability is something for which the party often advocates.

With two polarizing opinions, the ACA seemed like much more of a middle ground between the two parties because it combined preserving and refining the private insurance market. Often nicknamed as Obamacare, the ACA simply addressed the number of uninsured individuals by becoming more assessable and more affordable. It “attempt[ed] to make the defective individual market function much more like the successful large group market for people above the poverty line.”<sup>19</sup> With that, it also expanded Medicare to cover those hovering around the poverty line as well. This expansion was the same idea that followed Republican Governor Mitt Romney of Massachusetts when he passed a similar plan for the commonwealth in 2006.

The ACA’s main job was to “achieve universal insurability.”<sup>20</sup> The act itself is commonly misperceived as the ultimate liberalized universal healthcare system. It was geared toward those who struggled to obtain health insurance due to affordability concerns. President Obama had envisioned providing subsidies for low-income families, people of color, and children. These subsidies lowered the health care costs for families with incomes between 100% and 400% of the Federal Poverty Level.<sup>21</sup> The ideal demographic for the ACA was those who were self-employed, small business owners, and low-income families. These are the same people whom insurance companies would turn away because taking them on as clients would not make those companies enough profit. These companies would be paying their premiums out of pocket and not through a

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<sup>19</sup> Hall and Lord, “Obamacare.”

<sup>20</sup> Hall and Lord, “Obamacare.”

<sup>21</sup> HealthCare.gov. “Federal Poverty Level (FPL) - Glossary.” Accessed December 7, 2022. <https://www.healthcare.gov/glossary/federal-poverty-level-fpl>.

larger company. Before the ACA, employer-sponsored insurance (ESI) was the primary source of U.S. coverage, specifically for the non-elderly.<sup>22</sup> This is a policy that dates back to the 1970s, but luckily government involvement in health insurance has become more prominent, and the ACA was a large step in that direction to make health insurance more accessible to more people.

### **Private market before ACA:**

Before the ACA, the private insurance market looked quite different than it does today. Insurance is a business model, which explains why a universal system felt so far out of reach in the U.S. The insurance industry is primarily defined by the number of people who choose to purchase it. Each person or family pays a certain amount of money that goes into a larger pot of money. When that money is needed, those who previously paid their insurance bills have access to the amount they paid overtime. In some situations, people can have access to more money than they paid depending on the severity of their condition. However, there is a percentage of people who pay into insurance and do not use what they contribute. Insurance acts as a safety net that may or may not be used in one's life, but each person still must pay it if they wish to stay included in the benefits it offers. An insurance safety net is a good thing to have, especially because we often do not realize how much healthcare will cost since it can be extremely unpredictable at times. Health insurance is the most important kind of coverage one can have because it preserves and protects all aspects relating to how we live our daily lives. Therefore, it must be taken seriously.

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<sup>22</sup> Gruber, Jonathan. "THE IMPACTS OF THE AFFORDABLE CARE ACT: HOW REASONABLE ARE THE PROJECTIONS?" *National Tax Journal* 64, no. 3 (September 1, 2011): 893–908. <https://doi.org/10.17310/ntj.2011.3.06>.

There are several things that health insurance companies did to obtain the most amount of money possible. This was all related to the amount insurance companies were charging for premiums. Insurance companies maneuvered their premiums, so they ended up charging people the highest amounts of money to make the most profit. This resulted in targeting large groups of people, such as those who had pre-existing conditions or those who could not afford to pay their premiums. According to an article published by the Kaiser Family Foundation (KFF) titled *Pre-ACA Market Practices Provide Lessons for ACA Replacement Approaches*, “experience from the pre-ACA market shows how insurers were able to use a variety of strategies to charge higher premiums to people with health problems, even when those problems began after the person enrolled in their plan.”<sup>23</sup> Instead of focusing on protecting and covering an individual’s health, insurance companies were more focused on how to make a profit and stay solvent, following a business model.

The U.S. is known for having a lot of economic inequality, hence why programs such as Medicaid exist. While we are not a poor country by any means, we do have a lot of poor people.<sup>24</sup> Prior to the ACA, if someone applied for an individual health insurance plan with any sort of pre-existing condition, insurance companies would reject them. Someone with a pre-existing condition is bound to cost a company more money because they require more treatment than someone who does not have a pre-existing condition. Therefore, pre-existing conditions end up costing the company more money rather than making them profit. This leaves the insurance company with two options. They could agree to cover this person with a pre-existing condition while charging them a much higher premium since they are considered more at risk. The other

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<sup>23</sup>Claxton, Gary, Larry Levitt, and Karen Pollitz Published. “Pre-ACA Market Practices Provide Lessons for ACA Replacement Approaches.” *KFF* (blog), February 16, 2017. <https://www.kff.org/health-costs/issue-brief/pre-aca-market-practices-provide-lessons-for-aca-replacement-approaches/>.

<sup>24</sup> Papanicolas, Irene, Liana Woskie, and Ashish Jha. “Health Care Spending in the United States and Other High Income Countries.” London School of Economics , 2018.

option would be for the insurance company to simply reject coverage, saving that spot for someone else without a pre-existing condition for whom they could charge the same amount of money and give less coverage. This example was considered the norm of health insurance before the ACA. Unless you were covered by your employer, it was difficult to obtain an individual plan because it would be an expensive cost for low-quality coverage.

This precedent caused insurance companies to create such a habit that made obtaining and keeping coverage much more expensive and difficult. For those who did have insurance, their premiums could change even with them in the same place, while being the same age, and on the same plan. The main differences of the pre-ACA market include denying health insurance to people and families based on their previous health problems, multiple rating classes for similar people in the same policy, broad variations in benefits across all policies, and limited ability to switch among non-group plans.<sup>25</sup> All these issues presented are exactly what the ACA attempted to solve. Pre-ACA provisions made it difficult for Americans with health issues and pre-existing conditions to obtain and keep the same non-group coverage plan.

Thanks to President Johnson, the ongoing issue of healthcare coverage was primarily dealt with through Medicare and Medicaid when he passed them. According to federal requirements, Medicaid is meant to be administered by the states. The joint program between state and federal governments “covers some people who are poor, but, in most states, before the act’s expansion, it covered only those who fit into prescribed categories, such as single parents, children, and pregnant women.”<sup>26</sup> The government offering two public programs was influential in the historical scope of health care policy. However, only about 18.9% of Americans qualify for Medicaid and about 18.4% qualify for Medicare.<sup>27</sup> While these were much needed and

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<sup>25</sup> Claxton, “Pre-ACA Market Practices Provide Lessons for ACA Replacement Approaches.”

<sup>26</sup> Hall and Lord, “Obamacare.”

<sup>27</sup> Anon, Anon. “Brief of GST Day Observation 2021 by Tax Research Department.” *The Management Accountant Journal* 56, no. 7 (July 31, 2021): 20. <https://doi.org/10.33516/maj.v56i7.20-22p>.

helpful for the country's health care policy, there was still a lot more to be done. It was much more difficult for people without public or employer coverage to obtain insurance on their own, not because of the cost but "because private insurers screened people for health status and either declin[ed] to cover people with potentially costly medical conditions... charged them substantially more, or excluded coverage for their existing conditions."<sup>28</sup> If people did not have disabilities, preexisting conditions, had reached retirement age, or come from a financially unstable family, they were not eligible for government-subsidized care. Jonathan Gruber states in his article "The Impacts of the Affordable Care Act: How reasonable are the projections?" that "almost one in five of the non-elderly, 50 million Americans, have no health insurance coverage."<sup>29</sup> That is 17% of the U.S. population was unable to purchase health insurance due to cost and ineligibility to qualify for government-subsidized coverage. There was a dire need for the provisions of the ACA to create a more accessible health insurance market. Therefore, a sizable percentage of the uninsured American population was on its own to obtain healthcare.

### **Private market after ACA:**

The issues the ACA presented to solve were a large undertaking. However, there was a real need for health insurance reform because "an estimated 27% of non-elderly adults [had] health conditions that would make them ineligible for coverage under traditional non-group underwriting standards that existed prior to the ACA."<sup>30</sup> Therefore, reform was needed to ensure these outstanding people.

Medicare and Medicaid were essential starting points, for the ACA to take off from. The goal of the ACA was to transform "the non-group insurance market in the United States,

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<sup>28</sup>Hall and Lord, "Obamacare."

<sup>29</sup> Gruber, Jonathan. "THE IMPACTS OF THE AFFORDABLE CARE ACT: HOW REASONABLE ARE THE PROJECTIONS?"

<sup>30</sup> Claxton, "Pre-ACA Market Practices Provide Lessons for ACA Replacement Approaches."

mandate that most residents have health insurance, significantly expand public insurance and subsidize private insurance coverage, raise revenues from a variety of new taxes, and reduce and reorganize spending under the nation's largest health insurance plan, Medicare."<sup>31</sup> Transforming the private market would not be easy. However, there was a need for this in the American public. The ACA drastically simplified the enrollment process for health insurance. With the new ACA provisions in place, insurers were not allowed to consider someone's health at enrollment or when calculating an individual's premium rate. Therefore, assuring that those with preexisting condition would be accepted into any plan they needed. The ACA also allowed anyone to enroll in any plan during an "annual enrollment period" or if their coverage was lost due to an extenuating circumstance.<sup>32</sup> These provisions gave the federal government the ability to become involved in the private insurance market. In doing so, the government was able to liberalize the system to make health insurance more accessible for more Americans. These protocols were adopted from states that did not discriminate based on a pre-existing condition. Therefore, having such a radical protocol at the federal level was hugely influential to those in need of coverage.

### **The Individual Mandate:**

One of the regulations within the ACA was called the individual mandate. This mandate, while passed in 2010 with the original act, would not be implemented until 2014. The mandate acted to incentivize the remainder of uninsured Americans to purchase government-sponsored healthcare, either through state or federal insurance exchanges. This was the central idea that was made to increase Americans' purchase of health insurance. When the ACA originated, it was

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<sup>31</sup> Gruber, Jonathan. "THE IMPACTS OF THE AFFORDABLE CARE ACT: HOW REASONABLE ARE THE PROJECTIONS?"

<sup>32</sup> Claxton, "Pre-ACA Market Practices Provide Lessons for ACA Replacement Approaches."

geared towards those struggling to afford their own plan. These were those who did not qualify for Medicare, Medicaid, or had a private insurance plan of their own. However, because insurance follows a business model and hopes to make profit, there must be a certain number of healthy individuals included as well to balance out the costs. The ACA followed this model. Eventually, the lawmakers behind the ACA realized it would have to cover wealthy individuals in addition to low-income families to keep up the profits. Hence why, the mandate penalty was not implemented until four years after the original legislation passing.

Since President Obama's goal was to ensure equal access to healthcare for all, this mandate pushed uninsured Americans to decide if they were going to purchase healthcare or not. However, along with the individual mandate came a penalty. The penalty was only invoked if one did not wish to purchase healthcare at the state or federal level. The cost of the penalty increased throughout the years after it was officially implemented. At its peak in 2016, the mandate penalty was equal to "\$695 per adult plus \$347.50 per child, up to a maximum of \$2,085 for the family."<sup>33</sup> The main concern for the increased penalty rates in 2016 was, "how much the increased penalties [would] encourage uninsured people – particularly those who are healthy – to obtain coverage."<sup>34</sup> Therefore, the individual mandate was not as popularly accepted as Congress envisioned it to be, especially with the effects of it not being implemented until much later.

Seeing as the mandate penalty was widely unpopular, Congress repealed the mandate penalty later in 2017. This was the same time that the Republican party attempted what was known as the "skinny repeal" to the ACA. This repeal was said to repeal the individual mandate,

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<sup>33</sup> Rae, Matthew, Anthony Damico, Cynthia Cox, Gary Claxton, and Larry Levitt Published. "The Cost of the Individual Mandate Penalty for the Remaining Uninsured." *KFF* (blog), December 9, 2015. <https://www.kff.org/affordable-care-act/issue-brief/the-cost-of-the-individual-mandate-penalty-for-the-remaining-uninsured/>.

<sup>34</sup> Rae, "The Cost of the Individual Mandate Penalty for the Remaining Uninsured."

get rid of the employer mandate for eight years, provide greater flexibility to the states through waivers, defund Planned Parenthood and provide funds to community health centers, eliminate the medical device tax for three years, increase contribution limit to Health Savings Account, and eliminate the Prevention and Public Health Fund.<sup>35</sup> The repeal would essentially get rid of a lot of the policies that the ACA had put in place, making it seem like there was never an ACA to begin with. Despite having the majority in the House and the Senate, the Republicans were not able to make this “skinny repeal” a reality. Perhaps the reason they did not repeal it until then was that Republicans came to the realization that the mandate itself, more widely the ACA, was more of a compromise to conservative policy than they had originally thought. Could this be because the Republican party is becoming increasingly more lenient toward government involvement in healthcare?

Many Americans protested the mandate because they viewed it as a punishment for being uninsured. The mandate, and more broadly the ACA, then became a law that made people feel limited rather than one that was made to promote accessible healthcare. Mandate opponents, such as the Republicans in Congress, claimed that nobody should ever be forced to purchase healthcare. This regulation, to them, seemed to infringe on personal matters that the government had no business being involved with. These were also the same members of Congress that made passing Obamacare so difficult in the first place. On the other hand, mandate supporters, such as the Democrats in Congress, believed that that mandate was needed to regulate costs. Having more young and healthy consumers offered more balance in the healthcare system because it helped to offset the costs of those who were older and sicker. Seeing as the mandate was originally passed as a provision of the original ACA, the question was how the mandate was

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<sup>35</sup> Luhby, Tami. “What Was in the Failed Senate ‘skinny Repeal’ Health Care Bill?” CNNMoney, July 27, 2017. <https://money.cnn.com/2017/07/27/news/economy/senate-skinny-repeal-health-care/index.html>.



going to affect the public opinion of the ACA. This impression of the mandate left Americans wondering if it had ruined the overall concept of the ACA. Yet, since Obamacare passed with the individual mandate outlined, it would be exceedingly difficult to see them as two separate policies. In fact, nobody even went as far as to consider them as separate. It was always a part of the ACA.

### **Why is the ACA still relevant today?**

With the idea of failure as the pre-determined destiny of the ACA, how is it still relevant today? Despite Republicans repealing the mandate on individuals, they have not repealed the corresponding regulations on business in the healthcare industry. Why? Perhaps the Republican party is becoming more influenced by populism. Populism is concerned with advocating for ordinary citizens. The concept of populism is involved in all areas of politics but is most utilized in rhetoric. Populist rhetoric, typically used in any sort of written statement, affects politics by playing on beliefs and stretching them to emotional extremes. It is important to recognize that populism does not oppose the ideals of our democratic republic, but rather can be manipulated on both sides of the political spectrum. It is meant to protect the common man from “the corrupt elite.”<sup>36</sup> Populism itself is not threatening because it plays to the needs of those who need the most help in society and is a versatile concept that can be easily manipulated to fit a variety of policies. It is not associated with a specific policy and differs from ordinary political positions because it tries to appeal to human emotions to enforce the policy it represents.

In a situation regarding health insurance, populism is about protecting average Americans from the corrupt elite insurance companies. After 2017, when the Republicans controlled Congress, there was a prime opportunity to repeal the ACA in its entirety. After all, that was

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<sup>36</sup> Douglas A. Johnson, *In Defense of Democratic Populism*, 2020, 194.

President Trump’s plan all along and a large part of his 2016 presidential campaign. The former president “On his first day in the office he issued an executive order indented to turn back ACA implementation”<sup>37</sup> and additionally “maintained a constant drumbeat of statements attacking the law, often claiming that it has already been destroyed or crippled.”<sup>38</sup> However, the repeal of the ACA did not happen. Despite the president acting in opposition to it and having a Republican controlled Congress to back his policies. One explanation for the ACA still being here could be that the Republican Party is changing because of populism. Populist economics does not favor elite organizations such as large health insurance companies. So, how did the Republicans change their mindset about the ACA? Was it due to populism, despite populism going against the traditional views of the party? Are Republicans becoming more inclined to support government intervention in the healthcare market?

### **Populism through the 1890s and early 1900s – William Jennings Bryan:**

To answer these questions, we must go back in history to the eve of the twentieth century. The purpose of this is to look at where right-wing populism originated, and the best person to look to is William Jennings Bryan. In the election of 1900, Bryan (D) ran against the incumbent, William McKinley(R).

Running against the current president has challenges of its own, but Bryan had been in politics a before deciding to run for president. Bryan was a member of the House of Representatives “in 1890 and served until 1895, championing Populist causes such as the free coinage of silver, national income tax, and direct election of Senators.”<sup>39</sup> Come 1896, despite not

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<sup>37</sup> Jost, Timothy S. “The Affordable Care Act Under the Trump Administration,” 2018. <https://doi.org/10.26099/6EDX-TE41>.

<sup>38</sup> Jost, “The Affordable Care Act Under the Trump Administration.”

<sup>39</sup> “William Jennings Bryan - People - Department History - Office of the Historian.” Accessed February 13, 2024. <https://history.state.gov/departmenthistory/people/bryan-william-jennings>.

being the declared candidate for the Democratic party, Bryan secured the nomination to run against William McKinley for the first time. Many opinions say the election of 1900 was a rematch of 1896 since the two candidates were running against each other again. Throughout his political career, Bryan helped to secure the origins of right-wing populism that has now evolved into what we see with the Republican party today.

During Bryan's campaign in 1896, he undertook an unprecedented whistle-stop train tour. With very little funds for his campaign through the Democratic party, Bryan utilized the "rail network"<sup>40</sup> from July to November to deliver over 700 speeches to about 4 million people.<sup>41</sup> This tour took place largely traveling throughout the Midwest, where a lot of populist party supporters were. The populist party was also known as the "people's party" in its efforts to make agrarian policies heard at the time.<sup>42</sup> States such as Wisconsin, North Dakota, South Dakota, Minnesota, and more were all where Bryan's policies tended to be well-received. With such a unique way of campaigning, Bryan got a lot of attention. With this, he took it as an opportunity to continue pushing his populist policies. His nickname was "The Great Commoner"<sup>43</sup> because he wanted to appeal to the common man, which was the root of all his policies. Additionally, he was a very talented speaker so anyone who heard him speak knew they were listening to something well thought out, even if they did not agree with what was being said. Bryan's campaign in 1896 "ran on an anti-establishment platform that fought for the interests of the common men who had suffered from the economic depression of the early 1890s and against the elite capitalists, notably through the abolishment of the gold standard."<sup>44</sup> Although he did not

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<sup>40</sup>Buggle, Johannes C, and Stephanos Vlachos. "Populist Persuasion in Electoral Campaigns: Evidence from Bryan's Unique Whistle-Stop Tour." *The Economic Journal* 133, no. 649 (December 10, 2022): 493–515. <https://doi.org/10.1093/ej/ueac056>.

<sup>41</sup> Buggle, "Populist Persuasion in Electoral Campaigns."

<sup>42</sup> "Populist Movement | Definition & Goals | Britannica." Accessed April 22, 2024. <https://www.britannica.com/event/Populist-Movement>.

<sup>43</sup> Buggle, "Populist Persuasion in Electoral Campaigns."

<sup>44</sup> Buggle, "Populist Persuasion in Electoral Campaigns."

win the 1896 election, his campaign strategy did not go unnoticed and was a large help in making a national name for himself. The whistle-stop train tour was so popular that it was ultimately adopted by the Republican Party in 1900.<sup>45</sup>

During his second presidential campaign, Bryan utilized a lot of populist rhetoric to rally support. This is relevant in his speech titled “The Issue in the Presidential Campaign” given in 1900. Bryan attempts to warn voters against plutocracy, or a government run by the wealthy. Bryan begins by saying that “all the questions under discussion will...disclose the conflict between the dollar and the man – a conflict as old as the human race, and which will continue as long as the human race endures.”<sup>46</sup> He is emphasizing how human beings and the need for money will always be in competition. Everything Bryan proceeds to say will come back to this argument that the man and the dollar are in constant competition. The real question is how he proposes to resolve this ongoing conflict. In utilizing populist rhetoric, Bryan attempts to persuade the reader to value their life as a human being over the concept of money.

Throughout his speech, Bryan compares men who value money against men who do not. He says, “The difference between the natural man of flesh and blood and the corporate man created by law is overlooked by those who can see nothing higher than the dollar argument.”<sup>47</sup> Bryan is advocating for the natural man to rise above and lead a life worth living, one that does not include corporate corruption in society. The corporate man is therefore not the common man because corporations control monopolies which, according to Bryan, place a dollar value on society. In the same speech, Bryan states that “a monopoly is not hurtful to those who operate it, and, if they can control the government, they will be sure to decide that it is not hurtful to

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<sup>45</sup> Buggle, “Populist Persuasion in Electoral Campaigns.”

<sup>46</sup> Bryan, W. J. “The Issue in the Presidential Campaign.” *The North American Review* 170, no. 523 (1900): 753–71. <http://www.jstor.org/stable/25105008>.

<sup>47</sup> Bryan, “The Issue in the Presidential Campaign.”

anyone.”<sup>48</sup> Bryan is emphasizing that if the people are the ones to operate the monopolies, then everyone will benefit from them. With the common man in charge of them, there would be no such thing as a corrupt elite to compete with. He believes that human rights should be put before profits and a monopoly does not benefit the common man. Instead, monopolies benefit large business owners who are among the few and therefore would only corrupt society.

Bryan is attempting to advocate forcefully for the common man by reminding his audience of how monopolies are infringing on our humanity. One of the most common monopolies during this time was the railroad system. While railroads were significant in Westward expansion during this time, Bryan points out how their commercial success was not as beneficial as everyone believed it to be. He says that “Railroads were constructed upon a plan which permitted watered stock, fictitious capitalization and the over issue of bonds, with the result that the patrons of the roads became the victims of extortionate rates, and the manipulators of the roads became suddenly and enormously rich.”<sup>49</sup> This is a very interesting point Bryan makes especially since he had a lot of campaign success during his whistle-stop train tour in 1896. However, it was not enough success to win him the election. Perhaps the fact that the Republican party was now utilizing his previous campaign strategy in 1900 may be an explanation as to why Bryan seems to denounce the railroad system. Bryan’s language intentionally insults the corporate man because industries such as the railroad will do whatever it takes to accomplish success. If making money is the only goal worth achieving, monopolies have no issue with overworking individuals at a low pay rate only for the corporate elite to gain profit from this disservice.

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<sup>48</sup> Bryan, “The Issue in the Presidential Campaign.”

<sup>49</sup> Bryan, “The Issue in the Presidential Campaign.”

The solution Bryan offers to stay away from capitalist destruction is based on congressional legislation. Monopolies such as the railroad span over many states. While a state could act against such a large industry like railroads, it would be an effort to advocate for the common man. With a monopoly producing so much efficiency such as the railroad, state government action is not the ultimate solution needed. Instead, congressional action must be taken. Bryan says, “The legislation necessary at this time must be directed against private monopoly in whatever form it appears...Instead of shutting a monopoly out of one state and leaving it forty-four states to do business in, we should shut it up in the state of its origin and take the other forty-four away from it.”<sup>50</sup> In this passage, Bryan is speaking in general terms concerning all monopolies, not just railroads. Within this same statement, he also wishes to give power back to the states by attacking monopolies in each state. In doing so, Bryan hopes to eliminate the chance of monopolies becoming too consuming for people who live there. by saying the origin in which a monopoly is created is the one it should exclusively do business. That way, the profits and commercialization from that monopoly benefit the people of the state. This is a great way to prevent any larger corporation from taking over and consuming the national economy, or for our economy to become reliant on a large corporation. Bryan came to this solution because of his use of populist rhetoric. By appealing to the average working person, Bryan is ensuring that his policies will hopefully benefit the workers of this country, rather than the elite few who oversee the raging monopolies.

Looking at the issue of the ACA through Bryan’s populist rhetoric lens, modern-day populist Republicans seem to support having multiple healthcare monopolies across the US. If the ACA had been repealed, then each state would default to the largest health insurance company for people to get their insurance. For example, North Dakota would look to Blue Cross

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<sup>50</sup> Bryan, “The Issue in the Presidential Campaign.”

Blue Shield of North Dakota, Iowa would look to Wellmark, and Minnesota would look to Health Partners.<sup>51</sup> However, since the ACA is still in place, the argument can be made that Republicans would be more in favor of one large healthcare monopoly to encourage coverage across the country, rather than just on a state-to-state basis. Although the ACA did not present a public monopoly, there are populist tendencies to support government involvement in healthcare by the Republicans. This is one example of why Bryan's populism applies to health care policy today.

### **How did populist policy influence the United States?**

There is no need to speculate about Bryan's influence on our modern healthcare policies because his populist beliefs did lead to greater involvement in healthcare. Before Bryan ran for president in 1896 and 1900, the Populist Party in 1892 did well in Montana, North Dakota, South Dakota, Nevada, Idaho, Colorado, and Kansas.<sup>52</sup> Bryan himself did not win these states when he ran for president because he was under the Democratic party, although his heart was probably more favorable to Populist Party ideals. However, Bryan not winning the election did not mean that populist policies were not successful in the Midwest. Bryan was not advocating for socialized healthcare, nor could he fully see how his ideas would conclude as time went on, but he put advocacy policies into place that helped paved the way for future policies, like the ACA. Populist policy had a history of being relevant and what the people of these states wanted. Looking at the success of populism in Montana and North Dakota specifically, it was well received by the people considering both states were in favor of the Populist party in the 1892

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<sup>51</sup>“Largest Health Insurance Companies 2024 – Forbes Advisor.” Accessed April 30, 2024.  
<https://www.forbes.com/advisor/health-insurance/largest-health-insurance-companies/>.

<sup>52</sup> “1892 Presidential General Election Results.” Accessed April 30, 2024.  
<https://uselectionatlas.org/RESULTS/national.php?year=1892&off=0&elect=0&f=0>.

election. Additionally, since both states border Canada, there was a lot of American interest in immigrating there. This was largely because Americans in the states of North Dakota, Minnesota, Montana, and others agreed more with the policies being put forward. More, specifically in the province of Saskatchewan.

In the 1890s towards the end of the American land frontier, Canadian lawyer Clifford Sifton encouraged immigration to Canada. Sifton “instituted a program of land promotion and sent agents throughout the United States in search of American farmers with capital. Sifton “deemed the United States the greatest source of first-class settlers because American immigrants had capital, goods, and experience in prairie farming.”<sup>53</sup> Many Americans jumped at the opportunity to move to Saskatchewan because of the policies in place there.

The Encyclopedia of Saskatchewan estimates that “between 1901 and 1914, over 750,000 immigrants entered Canada from the United States... During the period from 1905 to 1923, 332,155 immigrants arrived in Saskatchewan from the United States; the peak years were 1911–12 and 1912–13, when 46,158 and 45,147 immigrants respectively registered with border officials.”<sup>54</sup> Saskatchewan quickly became a popular place for Americans to reside which agreed with a prairie lifestyle in the early 1900s. The Americans who were immigrating to Canada valued agrarian policies and felt they would be better fitted with these policies if they moved north of the border. The “Importation of agrarian movements such as the Patrons of Industry and the Farmers’ Alliance had a major impact on the development of populist organizations and the socialist movement in the province.”<sup>55</sup> There was a clear overlap of American interests with Canadian politics in terms of farming, the same thing goes for an overlap in health care policies. This kind of farmer populism set the tone for more government involvement in private

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<sup>53</sup>“The Encyclopedia of Saskatchewan | Details.” Accessed February 16, 2024.  
[https://esask.uregina.ca/entry/american\\_immigration.html](https://esask.uregina.ca/entry/american_immigration.html).

<sup>54</sup>“The Encyclopedia of Saskatchewan | Details.”

<sup>55</sup> “The Encyclopedia of Saskatchewan | Details.”



commercial life. This leads us to Canadian healthcare policies about 30 years later with the story of Tommy Douglas.

### **Benefits of Government Involvement in Healthcare – The Story of Tommy Douglas:**

Staying in Saskatchewan, the story of Tommy Douglas helps to show how government involvement in politics was not a new concept. Douglas is known for leading Canada's first socialist government and for establishing state-run healthcare in Saskatchewan.<sup>56</sup> Douglas led his whole life believing quality medical care should be available to anyone who needs it despite their socioeconomic status. After developing osteomyelitis, a rare and serious bone infection, after cutting his knee on a stone at age six,<sup>57</sup> Douglas quickly learned the benefits of quality health care.

Later in life, Douglas made it his mission to pursue a more socialized healthcare system in Canada. What does Douglas have to do with modern American healthcare policies? He helped to influence government involvement in healthcare based on the right-wing populist policies that had longtime standing support in Canada. This was largely due to Bryan's whistle-stop train tour back in 1896. After Bryan became the Democratic candidate and embarked on his tour, he realized how much his work would be cut out for him. Everything surrounding the electoral college landscape seemed to be somewhat predetermined, which is arguably still something that happens in presidential elections today. Bryan's opponent, McKinley "could be sure to win the Eastern states. The decisive battleground was therefore in the states of the Midwest and those of the border regions to Canada."<sup>58</sup> While Bryan did already have some support in the South, the success of the whistle-stop tour would ultimately determine the course of the 1896 election.

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<sup>56</sup> "The Encyclopedia of Saskatchewan | Details."

<sup>57</sup> "The Encyclopedia of Saskatchewan | Details."

<sup>58</sup> Bugge, "Populist Persuasion in Electoral Campaigns."

Therefore, due to the success of Bryan's populist policies in the Midwest and the large number of Americans that moved to Saskatchewan from those areas, populist policies were still relevant by the time Douglas came along.

In 1944, Douglas became the seventh premier of Saskatchewan and later became the new leader of the federal New Democratic Party in 1961.<sup>59</sup> During his time in Saskatchewan, Douglas implemented a hospital Services Plan, and eventually 810,000 people were covered by it.<sup>60</sup> Eventually, Saskatchewan's example led by Douglas was promoted at the national level to help more Canadians access health care. Douglas acts as an example of successful socialized medicine at the national level. His plan shows citizens supporting government-sponsored health care in their province and eventually at the national level. All this means that health care promoted by the government can be a successful way to gain more coverage nationwide.

Although President Obama, when crafting the ACA, did not create an entire socialized medicine system, what Douglas did was influential for healthcare policy in the United States. Would Douglas have had the same success with his socialized medicine system at the national level if populism did not have roots in Canada? Perhaps not, which is why recognizing Bryan's influence is so important. Although Bryan himself never talked about healthcare or health policies, he did plant the seed of the populist tree that has grown a lot since his time. Douglas and his success beg the question as to how populism is important and plays a large role in health care policy.

### **The Populist Tree:**

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<sup>59</sup> "Tommy Douglas." Accessed February 13, 2024.  
<https://www.thecanadianencyclopedia.ca/en/article/tommy-douglas>.

<sup>60</sup> "Tommy Douglas." <https://www.thecanadianencyclopedia.ca/en/article/tommy-douglas>.

Since Bryan planted the seed of the populist tree, it is important to recognize how it has grown since the 1900s. For a while, as this tree grew, Bryan embodied the trunk of the tree. This gave populism a solid foundation to grow and prosper as the years went on. Bryan's policies embody the trunk of the tree, but the populist party did have a lot of success in the 1890s. Specifically in North Dakota, Iowa, and Kansas, the Populist Party candidate James Weaver, won all three states.<sup>61</sup> Although the populist party did not carry on long after the election of 1896, due to Bryan accepting the Democratic nomination for president, it did create the Progressive Party and various agrarian parties. The progressive party was most applicable to the people of the South and the West, while the agrarian parties appealed more to the North. Here is where the populist tree begins to branch off. This populist tree that Bryan grew, created two different political parties within the US around the same time. Populism is a dominant force, so it is not surprising to discover that it affected politics more than once. However, nobody ever expected the Bryan populist tree to look any different.

The populist tree began to branch off with the creation of two additional political parties in the early 1900s. These new parties created a new kind of populism seed to be planted. Although populism was an ongoing policy in the United States, it seemed to go dormant for a while. The new seed was planted, and roots were growing under the surface, but nobody was able to see it, so many assumed nothing was going on. Once these new populist seeds sprouted up and produced something to the human eye, that was something to notice.

One of the most notable examples pushing against the Bryan vision of populism was Arizona Senator John McCain. This new populist tree was expected to look like the original one,

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<sup>61</sup> "1892 Presidential General Election Results." Accessed April 30, 2024.  
<https://uselectionatlas.org/RESULTS/national.php?year=1892&off=0&elect=0&f=0>.

but it ended up giving surprising new involvements regarding healthcare. The United States would see this on July 28, 2017<sup>62</sup>, when McCain voted to save the ACA.

A branch of this tree represents Douglas, which is entirely expected since Bryan's populist policies had deep roots in Canada dating back to 1896. The other tree represents John McCain. How did a populist tree grow into one representing both Douglas and McCain? And why are they two different trees as opposed to one? Populism seemed to spread more quickly as it moved North, hence the success in Canada and the northern Midwest states. However, as populism moves to other areas of the United States, it seems to go dormant for a while. However, because populism has manifestations on both the right and the left of politics, it is no surprise that it eventually resurfaced, this time still on the right but concerning more left leaning polices. Bryan began this process by advocating for right-wing populism, but as time went on it began to shift to help people get healthcare. That is how Douglas utilized it. For McCain, being from Arizona, the populist impulse never went away. Instead, it found full expression in a way that would impact healthcare.

### **How Senator John McCain helped save the ACA:**

It is often shocking how candidates on the same side of the aisle can be so hostile toward each other, especially when discussing health care plans. The Democrats all have Senator Elizabeth Warren, Senator Bernie Sanders, and Senator Amy Klobuchar wanting different ways to further ACA polices. The issue of healthcare shows how essential it is to our political climate. Healthcare affects everyone, which is why there is often so much to be said. The late Senator

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<sup>62</sup> Philbrick, Ann M. "Immigrant Health Care in the Context of an Incredibly Complicated Health Care System." *American Journal of Public Health* 108, no. 7 (July 2018): 843–44. <https://doi.org/10.2105/AJPH.2018.304489>.

John McCain a Republican from Arizona could be considered the redeeming feature of the ACA.

Senator McCain never strayed away from his core beliefs. As a military man who came from a military family, learning to stand up for what he believed in was crucial. McCain did this his entire life. Especially for his country, he never let anything attempt to sway him from his core beliefs. Despite being a lifelong Republican, McCain “famously vot[ed] against party-held platforms”<sup>63</sup> during his career. He wanted to pursue what was right in his eyes, not what his party deemed as popular among them. In this way, McCain embodied anti-populist behavior because he never let something that was popular define him. He always acted in a way that showed others he was going to come to political decisions on his terms, not necessarily on the Republican party’s terms. His nickname, “The Maverick” was coined for him because he was known for being able to take a stand against traditional conservative policies and have no fear doing it. When asked about his nickname, McCain said “I don’t decide on the labels that I am given. I said I have always acted in what I think is in the best interests of the state and the country, and that’s the way that I will always behave.”<sup>64</sup> Therefore, McCain stood up to the Republican establishment which was against regulating businesses. McCain, being “The Maverick” was willing to look into the regulation of businesses, especially with these populist roots in place thanks to Bryan. This is arguably why Senator McCain was part of the reason why the ACA is still relevant today.

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<sup>63</sup> McCain Institute. “The McCain Legacy | Senator John McCain Biography.” Accessed February 16, 2024. <https://www.mccaininstitute.org/mccain-story/>.

<sup>64</sup> Nowicki, Dan. “John McCain Will Best Be Remembered as GOP ‘Maverick.’” The Arizona Republic. Accessed April 22, 2024. <https://www.azcentral.com/story/news/politics/arizona/2018/08/24/arizona-senator-john-mccain-legacy-national-security-hawk-gop-maverick/567264001/>.

In 2017 under the Trump Administration, Republican senators proposed a “skinny repeal”<sup>65</sup> of the ACA. This repeal involved undoing a lot of the policies that Obamacare put in place, with no plans of replacing anything. The Republicans wanted to ensure that “the individual and employer mandate and key taxes, defunded Planned Parenthood for a year and eliminated key protections of health benefits that were required under Obamacare.”<sup>66</sup> With a lot of the fundamental ACA policies at stake, Democrats were unwilling to let them get repealed without a fight. Never in a million years did anyone expect John McCain, who was Obama’s 2008 presidential opponent, to be the vote that saved the ACA. In a statement to NPR reporters, McCain said “From the beginning, I have believed that Obamacare should be repealed and replaced with a solution that increases competition, lowers costs, and improves care for the American people.”<sup>67</sup> So why was it that when the Trump Administration was finally willing to repeal the ACA, something McCain claims he has always wanted, did he decide to go against it?

At first hearing about the repeal that was being talked about McCain was never fully sold. He was a politician who liked to do his own research to ensure he voted for what he thought was right. Again, this is “The Maverick” at work. It is important to note that Senator McCain earlier that year had been diagnosed with brain cancer and had surgery to remove his tumor not long before the Senate voted on the repeal. Some can argue that perhaps McCain had learned to value his health more and ended up having a change of heart to repeal the ACA. Or perhaps he thought the Republicans were about to make a huge mistake and set the country in a backward spiral. There is no way to know exactly what was going through the Senator’s mind during that time,

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<sup>65</sup> Davis, Susan, and Domenico Montanaro. “McCain Votes No, Dealing Potential Death Blow to Republican Health Care Efforts.” *NPR*, July 27, 2017, sec. Politics.  
<https://www.npr.org/2017/07/27/539907467/senate-careens-toward-high-drama-midnight-health-care-vote>.

<sup>66</sup> Davis, “McCain Votes No, Dealing Potential Death Blow to Republican Health Care Efforts.”

<sup>67</sup> Davis, “McCain Votes No, Dealing Potential Death Blow to Republican Health Care Efforts.”

but one thing is certain, McCain was an immense help in saving the ACA. In a statement after the vote was finalized, McCain said,

While the amendment would have repealed some of Obamacare's most burdensome regulations, it offered no replacement to actually reform our health care system and deliver affordable, quality health care to our citizens. The Speaker's statement that the House would be 'willing' to go to conference does not ease my concern that this shell of a bill could be taken up and passed at any time...[Lawmakers must] return to the correct way of legislating and send the bill back to committee, hold hearings, receive input from both sides of [the] aisle, heed the recommendations of nation's governors, and produce a bill that finally delivers affordable health care for the American people.<sup>68</sup>

In a lot of ways, McCain's political reasoning does play into what populism stands for. He was a politician determined to make his own decisions and wanted to advocate for the people of Arizona in the best way possible. McCain never let a popular policy persuade him to vote for something he did not fully believe in. In going against the Republican Senators in the ACA repeal, McCain showed how he effectively represents and advocates for the American people, and how perhaps a flawed system of healthcare is better than no healthcare system at all. He does not shy away from pointing out the ACA's flaws, but he does so in a way to show Republican Senators that their repeal is flawed as well.

### **Conclusion:**

How does one paper connect US healthcare policy history, the ACA, the individual mandate, William Jennings Bryan, Tommy Douglas, the Republican party, and John McCain? The effect of populism. It is such a driving force in politics and is unpredictable in many ways, because of its manifestations on both the right and the left. In healthcare, populism opposed big actors in the market in the name of helping people, which seems to go against the ideals of the Republican party, yet that is not entirely the case with the ACA. The way populism can be

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<sup>68</sup> Davis, "McCain Votes No, Dealing Potential Death Blow to Republican Health Care Efforts."

manipulated for the Republican party to support government involvement in healthcare helps to showcase its ability to put a change to anything.

Overall, the ACA did help to lower the number of uninsured Americans by allowing more people access to health insurance. That was the goal of the law, and it still stands today. This is not surprising considering the history and development of populism, which leads to a further question, how will populism continue to evolve in our political climate? Looking back to Bryan, we see his attempts to persuade the reader to value their life as a human being over the concept of money. He was against large corporations and a lot of his language utilized populist rhetoric to insult those corporations and advocate for ordinary citizens. He advocates for the individual ahead of the community, showing how monopolies only wish to gain profit and further disservice society and the common man. One must assume that Bryan wished for populism to succeed, but there was also no way for him to know how unpredictable populism could grow to be at his time. Most likely it would not have been to the extent that it is today.

As populism grew and continued to manifest itself as it moved North with Tommy Douglas, we immediately see the long history of populism finding its way into government involvement in healthcare. With the populist roots already in Canada and Douglas's commitment to pursue socialized medicine, it only left a trail of success for populism to continue growing. This is evident with the 750,000 Americans who immigrated to Canada from 1901-1914.<sup>69</sup> Although Douglas's policies appear to be left leaning, many of these populist themes remain on the right. This is why Americans continue to see populism as a reoccurring force in the US and is not surprising that it did reappear on the right side of the political spectrum in the 2010s. This helps to answer why McCain, in a way, saved the ACA.

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<sup>69</sup> "The Encyclopedia of Saskatchewan | Details."



It is safe to say in 2008, nobody thought that one day McCain would be the one to save a policy he worked so hard at the time to oppose. Nobody could have predicted the way any of these events serve as an explanation for an American healthcare plan. Populism has seemed to influence Republicans to be in support of more “safety net programs.”<sup>70</sup> Additionally, Republicans are now more inclined to “support more safety-net and health care spending, with fewer than 25% saying government at any level should “do less” in “support for the poor, disabled, needy” or “medical care for those who need help affording insurance.””<sup>71</sup> All this goes to say that populism is truly a force to be reckoned with. Even today we are still faced with the wonder of whether populism has any additional surprises waiting in the wings. Especially with recent efforts being made by lawmakers to ban TikTok, a social media platform.<sup>72</sup> The Republican party’s willingness to ban TikTok may be to change the market, due to populism, so China does not get ahold of sensitive user data from Americans. As Republicans become more influenced by populism, they seem to be less hostile towards any government involvement in private life, not just healthcare. Perhaps if this expectation holds it could translate to other areas, but more long-term research would be needed to find that answer.

Despite its dangers, populism is a term that holds no end because of all the political policies it has the potential to influence. With populism on the right, this could help to lead American politics towards some bipartisan solutions with the left. How does this connect to the ACA? Because the ACA arguably acted as a predictor of legislation trends that could come within the next decade. Perhaps that would mean the ACA acted as a predictor of legislation trends of the next decade.

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<sup>70</sup> Compass, American. “The American Appetite for Government.” American Compass, March 26, 2024. <https://americancompass.org/the-american-appetite-for-government/>.

<sup>71</sup> Compass, American. “The American Appetite for Government.” American

<sup>72</sup> Maheshwari, Sapna, and Amanda Holpuch. “Why the U.S. Is Weighing Whether to Ban TikTok.” *The New York Times*, March 12, 2024, sec. Technology. <https://www.nytimes.com/article/tiktok-ban.html>.

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