



OBAMA'S FAILED POLICIES ARE ON THE BALLOT

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A VOTE FOR DEMOCRATS IN 2014 IS A VOTE FOR OBAMA'S FAILED POLICIES

VULNERABLE DEMOCRATS ARE TRYING TO DISTANCE THEMSELVES FROM THE POLICIES AND CRISES PLAGUING OBAMA

Vulnerable Democrats Are Trying To Distance Themselves From Obama's Unpopular Record—But Don't Expect That To Work In Their Favor. "Running away from an unpopular president of your own party is a time-honored tactic in midterm elections. The problem is that it rarely works. That is even truer than usual for the current crop of endangered Senate Democrats. Their efforts to distance themselves from President Obama's record — rather than defend it — has become a source of friction with the White House." (Karen Tumulty, "Can Democrats Hold The Senate By Running Away From Obama—And Their Own Records?" [The Washington Post](#), 10/28/14)

- **National Journal Headline: "Running Against Obama, Republicans Positioned For Midterm Sweep"** (Josh Kraushaar, "Running Against Obama, Republicans Positioned For Midterm Sweep," [National Journal](#), 10/20/14)

In Bad News For Democrats, "The Cascading Number Of Controversies And Scandals In The President's Second Term Has Fed Into The Perception That This Administration Is Out Of Its Depth In Doing Its Primary Job: Managing Government." "All told, the cascading number of controversies and scandals in the president's second term has fed into the perception that this administration is out of its depth in doing its primary job: managing government. And that's not good for Democrats, both the party in power and the party associated with an activist federal government." (Josh Kraushaar, "Running Against Obama, Republicans Positioned For Midterm Sweep," [National Journal](#), 10/20/14)

- **"Most Worrisome For Democrats Is That Their Candidates Will Be Weighed Down By Unhappiness With The President."** (Dan Balz and Scott Clement, "Poll Shows Obama Approval Low, GOP Enthusiasm Higher Than Democrats," [The Washington Post](#), 10/15/14)

BUT AS OBAMA SAID HIMSELF, HIS "POLICIES ARE ON THE BALLOT"

Obama On His Policies: "But Make No Mistake: These Policies Are On The Ballot, Every Single One Of Them." OBAMA: "Now, I am not on the ballot this fall. Michelle is pretty happy about that. But make no mistake: these policies are on the ballot, every single one of them. This isn't some official campaign speech, or political speech, and I'm not going to tell you who to vote for, although I suppose it is kind of implied." (Barack Obama, [Remarks On The Economy](#), Evanston, IL, 10/2/14)

Obama On Vulnerable Democrats: "The Bottom Line Is Though, These Are All Folks Who Vote With Me, They Have Supported My Agenda..." AL SHARPTON: "I also spoke to him about those democratic politicians who haven't embraced him on the campaign trail." [CLIP] OBAMA: "Well look, here's the bottom line. We've got a tough map. A lot of the states that are contested this time are states that I didn't win. And so some of the candidates there, you know, it is difficult for them to have me in the state because the republicans will use that to try to fan republican turnout. The bottom line is though, these are all folks who vote with me, they have supported my agenda in congress, they are on the right side of minimum wage, they are on the right side of fair pay, they are on the right side of rebuilding our infrastructure, they're on the right side of early childhood education. So, this isn't about my feelings being hurt. These are folks who are strong allies and supporters of me, and I tell them, I said, you know what, you do what you need to do to win. I will be responsible for making sure that our voters turn out." (MSNBC's ["Politics Nation"](#), 10/21/14)

- **Obama: "These Are Folks Who Are Strong Allies And Supporters Of Me..."** OBAMA: "So, this isn't about my feelings being hurt. These are folks who are strong allies and supporters of me, and

I tell them, I said, you know what, you do what you need to do to win. I will be responsible for making sure that our voters turn out.” (MSNBC’S [“Politics Nation,”](#) 10/21/14)

According To A Senior Obama Advisor: “He [Obama] Doesn’t Think They Have Any Reason To Run Away From Him...He Thinks There Is A Strong Message There.” “Another senior Democrat who advises the White House, speaking on the condition of anonymity because of the sensitivity of the matter, said the current feeling among Obama and his aides is ‘exasperation.’ ‘He doesn’t think they have any reason to run away from him,’ the adviser said. ‘He thinks there is a strong message there.’” (Karen Tumulty, “Can Democrats Hold The Senate By Running Away From Obama—And Their Own Records?” [The Washington Post,](#) 10/28/14)

Obama’s Message On Vulnerable Democrats Confirms The Truth They’ve Been Desperately Trying To Avoid

Obama’s Rhetoric “Stings” For Vulnerable Senate Democrats As It Suggests This Election Is “Indeed Something Of A Referendum On Him” And That The Candidates Are “Actually On-Board With Him.” “While it’s the second time Obama has gone down this road, this comment probably stings more than the last one for Democrats running in key Senate races— almost all of which are in red or swing states where Obama is quite unpopular. While Obama’s previous comment suggested the election was indeed something of a referendum on him, these comments suggest not only that, but that Democratic candidates are actually on-board with him— something most of them have made pains to argue is not the case.” (Aaron Blake, “Obama Giftwraps Another Sound Bite For Republicans,” [The Washington Post,](#) 10/20/14)

- **“Obama’s Comments Are The Kind Of Thing Democrats Might Privately Say To Assure Donors And The Party Base, But Wouldn’t Really Say In Public.”** (Aaron Blake, “Obama Giftwraps Another Sound Bite For Republicans,” [The Washington Post,](#) 10/20/14)
- **“Obama’s Remarks Could Harm Endangered Red-State Democrats And Offer A Boost To Republicans...”** “Obama’s remarks could harm endangered red-state Democrats and offer a boost to Republicans who need to capture six seats to gain control of the Senate for the President’s final two years in office.” (Eric Bradner, “Obama: Endangered Democrats ‘All Folks Who Vote With Me,’” [CNN,](#) 10/20/14)

Real Clear Politics: “It’s One Thing To Have A Republican Challenger Make The Argument That His Opponent Is A Strong Ally Of Obama, But Quite Another For The President To Confirm It.” “While Obama’s latest quote isn’t particularly revealing -- earlier this month he said that his ‘policies are on the ballot’ -- the audio recording broadcast on Sharpton’s MSNBC program will almost certainly show up in attack ads during the closing days of the campaign: It’s one thing to have a Republican challenger make the argument that his opponent is a strong ally of Obama, but quite another for the president to confirm it.” (Adam O’Neal, “Obama: Red State Dems Are ‘Strong Allies’ Of His,” [Real Clear Politics,](#) 10/21/14)

AMERICANS WIDELY DISAPPROVE OF OBAMA’S POLICIES

MORE BAD NEWS FOR DEMOCRATS—OBAMA’S APPROVAL ON KEY ISSUES REMAINS EXTREMELY LOW WITH AMERICANS

On Several Of The “Major General Themes” Like Health Care, Foreign Affairs, And The Economy, Obama’s Approval Ratings Have Been Below Water. “On the five major general themes, Obama rates under 50%: terrorism, 46%; ISIS, 45%; foreign affairs, 42%; economy, 42%; health care 42%--more signs that Obama could be more hurtful than helpful to vulnerable Democrats seeking reelection in November.” (Mark Preston, “Poll: Americans Back Airstrikes, But Oppose Use Of U.S. Troops In Iraq, Syria,” [CNN,](#) 9/29/14)

ObamaCare

AP-GfK Poll: 58 Percent Of Americans Disapprove Of Obama's Handling Of Health Care, While 41 Percent Approve. ([AP-GfK Poll](#), 1,608 A, MoE 2.8%, 10/16-20/14)

Politico Poll: 57 Percent Of Americans Believe Their Costs Will Increase Under ObamaCare, While A Mere 7 Percent Believe Costs Will Decrease. ([Politico Poll](#), 840 LV, MoE 4.2%, 10/3-11/14)

- **Only 18 Percent Of Americans Believe Their Quality Of Care Will Get Better Under ObamaCare, While 41 Percent Of Americans Believe Their Quality Of Care Will Get Worse Under ObamaCare And 40 Percent Believe It Will Stay The Same.** ([Politico Poll](#), 840 LV, MoE 4.2%, 10/3-11/14)

Foreign Policy

AP-GfK Poll: 59 Percent Of Americans Disapprove Of The Way Obama Is Handling The U.S. Role In World Affairs, While 40 Percent Approve. ([AP-GfK Poll](#), 1,608 A, MoE 2.8%, 10/16-20/14)

- **AP-GfK Poll: 52 Percent Of Americans Disapprove Of The Way Obama Is Handling Terrorism, While 47 Percent Approve.** ([AP-GfK Poll](#), 1,608 A, MoE 2.8%, 10/16-20/14)
- **55 Percent Of Americans Disapprove Of Obama's Handling Of The Threat Posed By The ISIS, While 43 Percent Approve.** ([AP-GfK Poll](#), 1,608 A, MoE 2.8%, 10/16-20/14)

Economy

AP-GfK Poll: 58 Percent Of Americans Disapprove Of Obama's Handling Of The Economy, While 40 Percent Approve. ([AP-GfK Poll](#), 1,608 A, MoE 2.8%, 10/16-20/14)

Washington Post/ABC News Poll: 52 Percent Of Americans Disapprove Of The Way Obama Is Handling The Economy, While 42 Percent Approve. ([The Washington Post/ABC News Poll](#), 1,204 A, MoE 3.5%, 10/23-26/14)

- **59 Percent Of Independent Voters Disapprove Of The Way Obama Is Handling The Economy, While 35 Percent Approve.** ([The Washington Post/ABC News Poll](#), 1,204 A, MoE 3.5%, 10/23-26/14)

GOVERNMENT MISMANAGEMENT

OBAMA'S HANDLING OF GOVERNMENT AND CRISES HAS RAISED QUESTIONS OF COMPETENCY AND MISPLACED PRIORITIES

"The Ebola Crisis In The United States Has Become An Anchor Threatening To Sink The Obama Presidency." (Justin Sink, "President Obama's Ebola Problem," [The Hill](#), 10/16/14)

The Ebola Outbreak Has "Underscored How Nearly Six Years Into His Presidency, Obama Has Struggled To Manage The Sprawling Federal Bureaucracy That He Has Said Is Critical To Improving The Lives Of Ordinary Americans." "Few questioned the need for an 'Ebola czar,' which Klain's position has been dubbed, as the administration seeks to boost public confidence and gain control of a crisis that has knocked the White House off-message just weeks before the midterm elections. More broadly, however, the move has underscored how nearly six years into his presidency, Obama has struggled to manage the sprawling federal bureaucracy that he has said is critical to improving the lives of ordinary Americans." (Juliet Eilperin and David Nakamura, "When Things Go Wrong, Obama Increasingly Relies On His Inner Circle, Not His Cabinet," [The Washington Post](#), 10/22/14)

- **Foreign Policy's David Rothkopf: On Their Handling Of The Ebola Crisis, The Obama Administration Has Been "Very Tactical, Very Reactive."** "Rothkopf acknowledged that the administration's troubles have been compounded by Washington gridlock that has made it difficult for the White House to win spending and support from Congress to strengthen critical

programs. But he added that ‘what really ought to be happening is that they’re not just managing this [Ebola crisis] but determining where they went wrong and need to be stronger. There should be a post-event debrief about how to strengthen the system for next time. But there’s no follow-up. They’re very tactical, very reactive.’” (Juliet Eilperin and David Nakamura, “When Things Go Wrong, Obama Increasingly Relies On His Inner Circle, Not His Cabinet,” [The Washington Post](#), 10/22/14)

Bloomberg’s Josh Green On Obama’s Response: “It’s Really Sort Of An Example, I Think, Of How Not To Respond To A Crisis.” JOSH GREEN: “In the case of Ebola listening to experts at the CDC, who it turned out weren’t prepared to tackle this kind of public health crisis. And so we saw a couple nurses get infected. The kind of hysteria surrounding the disease skyrocketed. You have half or two-thirds of Americans last week in a poll fearful of a widespread outbreak, and it’s really sort of an example, I think, of how not to respond to a crisis.” (MSNBC’s “[Morning Joe](#),” 10/23/14)

As Obama Continues To Fumble His Response To The Health Crisis, Democrats May Be Held Responsible On Election Day

NBC News Headline: “Ebola Is A Midterm Issue, And It’s Not Helping Democrats” (Chuck Todd, Mark Murray, And Carrie Dann, “Ebola Is A Midterm Issue, And It’s Not Helping Democrats,” [NBC News](#), 10/16/14)

“Democrats Are Expected To Lose Significant Ground In Those Contests, In No Small Part Due To Public Dissatisfaction With Obama And Resilient Questions About The President’s Competency.” (Justin Sink, “President Obama’s Ebola Problem,” [The Hill](#), 10/16/14)

- **“And Concessions From The White House And CDC That There Were Multiple ‘Shortcomings’ In The Administration’s Response Are Only Likely To Deepen Those Fears.”** (Justin Sink, “President Obama’s Ebola Problem,” [The Hill](#), 10/16/14)

THIS SUMMER, OBAMA MADE SURE DOMESTIC AND INTERNATIONAL TURMOIL DIDN’T DISRUPT HIS PLANS ON HIS MARTHA’S VINEYARD VACATION

“There May Be No Good Week For The President Of The United States To Take A Nice, Restful Break. But There Are Definitely Bad Ones. This Was One Of Them.” (Katie Zezima, “President Obama Did Not Pick A Good Week To Go On Vacation,” [The Washington Post](#), 8/17/14)

- **After Updating The American People On A New Bombing Campaign In Iraq, Obama “Boarded Marine One For A Two-Week Trip To Martha’s Vineyard.”** “Obama stood on the South Lawn on Saturday updating Americans on the new bombing campaign in Iraq — and then he boarded Marine One for a two-week trip to Martha’s Vineyard.” (Dana Milbank, Op-Ed, “Dana Milbank: Obama Vacations As The World Burns,” [The Washington Post](#), 8/11/14)

The Washington Post’s Dana Millbank: “[O]bama Was Doggedly Sticking With His Plans To Go On Vacation — A Decision That, If Not In The Category Of Stupid Stuff, Could Fit Under The Heading Of ‘Tone Deafness.’” “As the criticism became public, Obama was doggedly sticking with his plans to go on vacation — a decision that, if not in the category of stupid stuff, could fit under the heading of ‘tone deafness.’” (Dana Milbank, Op-Ed, “Obama Vacations As The World Burns,” [The Washington Post](#), 8/11/14)

- **The Washington Post Headline: “Obama Vacations As The World Burns”** (Dana Milbank, Op-Ed, “Obama Vacations As The World Burns,” [The Washington Post](#), 8/11/14)

Despite Trouble And Turmoil At Home And Abroad, Obama Made Sure To Keep Up With His Fundraising And Golf Game

The Washington Post Headline: “White House Spokesman Tweets While Ferguson Erupts ‘A Good Time Was Had By All’” (Philip Bump, “White House Spokesman Tweets While Ferguson Erupts: ‘A Good Time Was Had By All,’” [The Washington Post](#), 8/13/14)

- **Obama Also Arrived At A Golf Course “Just Four Minutes” After Making His Statement On The Situation In Ferguson, Missouri.** “Obama hit the links just four minutes after making his statement Thursday, calling for peace and restraint following the shooting of an unarmed black teen.” (Zachary A. Goldfarb, “President Obama May Receive More Criticism For Vacationing During A Crisis,” [The Washington Post](#), 8/15/14)

Following A Statement On Iraq That Lasted Just Four Minutes, Obama Went Directly To A Democratic Fundraiser. “By Monday afternoon, the crises had forced Obama to revise his schedule. The White House announced that the president, after returning from the beach, would make an unscheduled statement about Iraq. He freshened up at his 8,100-square-foot vacation home, then stepped outside, in a blue blazer and open collar; his aides wisely chose a wooded backdrop rather than one with the infinity pool and the sweeping water views. Obama finished his four-minute statement and then hopped in his motorcade for the ride to a Democratic fundraiser.” (Dana Milbank, Op-Ed, “Obama Vacations As The World Burns,” [The Washington Post](#), 8/11/14)

Obama Again Returned To The Golf Course Shortly After Delivering His Statement On The Murder Of James Foley By ISIS. “Shortly after delivering a statement denouncing the execution of American journalist James Foley by Islamist militants in Iraq, President Obama hit the golf course on Wednesday.” (Justin Sink, “Obama Returns To Golf Course After Condemning ISIS,” [The Hill](#), 8/20/14)

OBAMA’S LEADERSHIP WAS AGAIN “UNDER FIRE” AS REPORTS OF A SCANDAL-PLAGUED VETERANS AFFAIRS DEPT. CAME TO LIGHT

CNN Headline: “With VA, Obama Management Style Under Fire Again.” (Jim Acosta, “With VA, Obama Management Style Under Fire Again,” [CNN](#), 5/21/14)

Both Democrats And Republicans “Complained Obama’s Public Posture Has Been Detached” Over The VA Scandal. “Amid the growing scandal over the apparent cover-up of patient wait times at some Veterans Affairs facilities, Republicans and even some Democrats have complained Obama’s public posture has been detached, relying too heavily on VA Secretary Eric Shinseki.” (Jim Acosta, “With VA, Obama Management Style Under Fire Again,” [CNN](#), 5/21/14)

- **Time’s Joe Klein: Obama Has Been “Sadly Ineffective On The Veterans-Health Issue.”** “The President cares deeply about the troops; he visits the wounded in the hospitals all the time; it’s just not his style to make a public deal of it. But he has been sadly ineffective on the veterans–health issue.” (Joe Klein, “VA Chief Eric Shinseki (Still) Must Go,” [Time](#), 5/21/14)

New Reports Show That Obama’s Promises To Clean Up The VA Have Been Empty

Despite Promises From New VA Secretary Bob McDonald, Not Much Has Changed, According To VA Whistleblowers. “Davis and other whistleblowers interviewed by the AJC say not much has changed under McDonald. In the past year, Davis said he’s been threatened with termination, had his employee records altered illegally, been transferred, had his character defamed, and had his personal medical records released to unauthorized members of management. The senior leaders who have overseen this retaliation are all still in place, he said.” (Brad Schrade, “Retaliation Claims Rise Sharply At VA,” [The Atlanta Journal-Constitution](#), 9/25/14)

- **The New Claims By VA Whistleblowers “Raise Doubt About Whether VA Secretary Robert McDonald Can Deliver On A Pledge” To Clean Up The Agency.** “The new claims from whistleblower Scott Davis, who testified before Congress in July, and the sharp increase in complaints from other VA whistleblowers to the U.S. Office of Special Counsel raise doubt about whether VA Secretary Robert McDonald can deliver on a pledge to end a hostile environment for employees who report trouble at the scandal-plagued agency.” (Brad Schrade, “Retaliation Claims Rise Sharply At VA,” [The Atlanta Journal-Constitution](#), 9/25/14)

Sharon Helman, The Administrator Who Presided Over The Disgraced Phoenix VA Facility, Is Still Drawing A Paycheck And Hasn't Been Fired. "Last week, Sens. John McCain and Jeff Flake, both Republicans from Arizona, complained that the VA was not acting fast enough to remove officials responsible for the record-keeping scandal. Specifically, they took issue with the continued employment of Sharon Helman, who headed the Phoenix VA clinic where the nationwide scandal first came to light publicly." (Josh Hicks, "VA Removes First Official Under New Firing Rules, After Two Months Of Paid Leave," [The Washington Post](#), 10/27/14)

OBAMACARE

THE FAILURE OF OBAMACARE AND ITS UNPOPULARITY CONTINUES TO HAUNT DEMOCRATS

"Throughout This Election Cycle, The Democrats Have Been Dogged By The President's Health Care Law." (Josh Kraushaar, "Running Against Obama, Republicans Positioned For Midterm Sweep," [National Journal](#), 10/20/14)

- **"Dissatisfaction Over Obamacare, Compounded By Its Disastrous Rollout, Sent The President's Approval Ratings Tumbling. They Haven't Recovered."** (Josh Kraushaar, "Running Against Obama, Republicans Positioned For Midterm Sweep," [National Journal](#), 10/20/14)

"And Not Only Did The Political Benefits That Democrats Thought The 2010 Law Would Eventually Bring Them Not Materialize, Opposition Has Only Grown..." "And not only did the political benefits that Democrats thought the 2010 law would eventually bring them not materialize, opposition has only grown, according to an analysis of multiple polls taken between 2010 and last month." (Sarah Wheaton, "Obamacare Brings Democrats Backlash, Not Benefits," [Politico](#), 10/29/14)

- ***Politico* Headline: "Obamacare Brings Democrats Backlash, Not Benefits"** (Sarah Wheaton, "Obamacare Brings Democrats Backlash, Not Benefits," [Politico](#), 10/29/14)

OBAMCARE IS UNPOPULAR FOR A REASON - AMERICANS ACROSS THE COUNTRY ARE SEEING THEIR PREMIUMS SKYROCKET

ObamaCare Is Causing "Double-Digit Rate Hikes In 2015" For Many Americans. "The Obama administration's effort to end one political crisis during the 2014 ObamaCare rollout may have sown the seeds of another controversy: potential double-digit rate hikes in 2015." (Brett Norman, "Solving A 2014 ObamaCare Problem Pushes Premium Hikes In 2015," [Politico](#), 8/13/14)

- **To Prevent Sticker Shock, Many Families That Purchased A Plan On The ObamaCare Exchange Will Need To Switch To A New Health Plan Or Pay Higher Out-Of-Pocket Costs.** "Many consumers will need to switch plans in order to keep their costs steady, but health care experts question how many people will do that. Switching plans can entail changing your doctor and adjusting to new out-of-pocket costs, never mind the fresh trek through [HealthCare.gov](#). The White House has already set up an auto-renewal process, making it easier to stick with the status quo." (Sam Baker, "If You Like Your ObamaCare Plan, It'll Cost You," [National Journal](#), 8/5/14)

In States Across The Country, Premiums Are Set To Skyrocket In 2015

Alaskans "Can Expect To Pay An Increase Of More Than 30 Percent On Average For Coverage." "Alaskans who buy health insurance on the Affordable Care Act marketplace will see a significant rate hike for next year. The state Division of Insurance says consumers can expect to pay an increase of more than 30 percent on average for coverage. Two insurers offer individual plans on the marketplace - Premiera Alaska and Moda. Premiera's plans will increase the most - an average of 37 percent. Premiera spokesperson Eric Earling says even that increase is not enough to pay for customers' claims." (Anne Feidt, "Huge Increase For Healthcare.gov Insurance Rates," [Alaska Public Media](#), 9/5/14)

Arizonans “Will Pay An Average Of 11.2 Percent More” For A Health Plan On The ObamaCare Exchange. “Arizonans next year will pay an average of 11.2 percent more for individual plans sold over the marketplace. Seven states will have larger percentage increases for average monthly rates, according to a PricewaterhouseCoopers' Health Research Institute analysis of rate filings made in 29 states and the District of Colombia.” (Ken Alltucker, “Report: Arizona’s ACA Plans To Hike Rates 11 Percent,” [The Arizona Republic](#), 8/21/14)

Floridians Buying Insurance Through ObamaCare’s Exchange “Will Face An Average Increase Of 13.2 Percent In Their Monthly Premiums.” “Floridians who buy health insurance on the individual market for next year will face an average increase of 13.2 percent in their monthly premiums, according to rate proposals unveiled Monday by the state's Office of Insurance Regulation.” (Daniel Chang and Nick Madigan, “Proposed Prices For Health Plans In 2015 Unveiled,” [The Miami Herald](#), 8/4/14)

Thousands Of Iowans Will See Higher Costs After Three Health Insurers In Iowa Finalized Rate Hikes For ObamaCare’s Second Year. “Iowa's insurance commissioner has approved three rate adjustments that will raise health insurance premiums for thousands of Iowans.” (Matthew Patane, “Three Health Insurers Get OK To Increase Rates,” [Des Moines Register](#), 10/8/14)

- **CoOpportunity Will Increase Its Premium Rates By 19 Percent.** “CoOpportunity had initially requested a rate increase of 14.3 percent. That increase was later revised to 19 percent on average, the commissioner said.” (Matthew Patane, “Three Health Insurers Get OK To Increase Rates,” [Des Moines Register](#), 10/8/14)
- **Wellmark Will Raise Premiums Between 11.9 Percent And 14.5 Percent For Around 19,000 Iowans.** “Des Moines-based Wellmark had sought a rate increase of between 11.9 percent and 14.5 percent for about 19,000 of its customers. That increase is for individual policyholders who have Affordable Care Act-compliant plans.” (Matthew Patane, “Three Health Insurers Get OK To Increase Rates,” [Des Moines Register](#), 10/8/14)

Kentucky’s Department Of Insurance Has Approved Double-Digit Premium Increases, Including “A 15 Percent Average Rate Increase For The Kentucky Health Cooperative.” “Health insurance companies have already filed their rate requests for 2015, which they use to calculate premiums, and the Department of Insurance has approved most of them. State officials have approved a 15 percent average rate increase for the Kentucky Health Cooperative, which sold the majority of the private plans on the exchange.” (Adam Beam, “Health Care Is A Key Piece of Ky. Senate Campaigns,” [The Associated Press](#), 10/31/14)

- **Humana’s Plans Offered On The State’s ObamaCare Exchange “Will Increase An Average Of 12.8 Percent.”** “Humana, which sold plans in select parts of the state on the exchange, will increase an average of 12.8 percent.” (Adam Beam, “Health Care Is A Key Piece of Ky. Senate Campaigns,” [The Associated Press](#), 10/31/14)
- **Up To 85,000 Kentuckians That Purchased Coverage On The ObamaCare Exchange Will Pay More For Their Health Care Plan.** “Rate filings indicate some of the 85,000 people who bought private health insurance through Kentucky's exchange could have to pay more for those plans in 2015.” (Adam Beam, “Health Care Is A Key Piece of Ky. Senate Campaigns,” [The Associated Press](#), 10/31/14)

For Kentuckians That Purchase Health Coverage Outside Of The ObamaCare Will Face Rate Increases Of Up To 15 Percent. “Rates off the exchange are increasing, too, in both the small group and individual markets. Time Insurance Company's individual rates will increase an average of 15 percent. The small group rates for Time, Bluegrass Family Health and John Alden Life Insurance Company will all increase an average of 5 percent.” (Adam Beam, “Health Care Is A Key Piece of Ky. Senate Campaigns,” [The Associated Press](#), 10/31/14)

In Louisiana, “Health Insurers Are Imposing Double-Digit” Premium Increases Due To ObamaCare. “Some Louisiana health insurers are imposing double-digit increases in 2015 for policies sold under the

Affordable Care Act's health exchange, according to filings this week with the Louisiana Department of Insurance.” (Bruce Alpert, “Some Louisiana Insurers Moving Ahead With Higher Premiums Under Affordable Care Act,” [The Times-Picayune](#), 10/8/14)

- **Blue Cross Blue Shield Of Louisiana Will Increase Premiums Between 18.3 Percent And 19.7 Percent For 52,638 Louisianans.** “Blue Cross Blue Shield of Louisiana, the state's largest provider, filed papers that it is moving forward with its original plan to increase rates between 18.3 percent and 19.7 percent for policyholders in its Blue Saver, Blue Max and its Multi-State individual health plans. The plans cover 52,638 people.” (Bruce Alpert, “Some Louisiana Insurers Moving Ahead With Higher Premiums Under Affordable Care Act,” [The Times-Picayune](#), 10/8/14)
- **“Vantage Health Plan Inc. Said It Was Moving Forward With Its Plan For A 15.89 Percent Increase.”** (Bruce Alpert, “Some Louisiana Insurers Moving Ahead With Higher Premiums Under Affordable Care Act,” [The Times-Picayune](#), 10/8/14)

In Nebraska, Consumers Face Double-Digit Premiums Up To 19.5 Percent On The ObamaCare Exchange Next Year. “Blue Cross Blue Shield of Nebraska customers who buy individual policies under the federal Affordable Care Act will likely see big increases in their health insurance premiums next year, though group rates aren't expected to go up as much. ... But people who bought individual policies under the federal Affordable Care Act in 2014 could see premium increases averaging 19.5 percent for 2015. The company says that's because of a variety of factors, including required expanded benefits, higher use of medical services, and insurance rating pools. ... The Nebraska Department of Insurance has posted a preliminary rate chart for plans that are expected to be sold through the federally facilitated marketplace to people not covered by workplace plans. Aside from Blue Cross Blue Shield, the department shows CoOpportunity's rates going up an average of 10.7 percent, Time's up an average of 16 percent, and Coventry's down an average of 3.4 percent.” (“Insurance Premiums May Rise For Some In Nebraska,” [The Associated Press](#), 9/5/14)

In North Carolina, Blue Cross And Blue Shield Announced That Premiums For Health Care Plans Sold On The ObamaCare Will Increase More Than 13 Percent. “North Carolina's largest health insurer says rates will rise by more than 13 percent on average next year for buyers of individual Affordable Care Act policies. Blue Cross and Blue Shield of North Carolina discussed the prices Wednesday.” (Jonathan Drew, “Blue Cross Reveals 2015 Health Insurance Rates,” [The Associated Press](#), 10/22/14)

Oklahomans Renewing Their Health Insurance Face An Increase Of Up To 27 Percent On Their Premiums. “Oklahomans renewing their health insurance policies through the federal exchange will see rate changes ranging from a decrease of 9.1 percent to an increase of 27 percent from last year, according to filings from the insurance companies.” (Shannon Muchmore, “Affordable Care Act Health Insurance Rates Likely To Change,” [Tulsa World](#), 9/6/14)

Pennsylvania Seniors "Are Getting A Shock" After Learning Premium Rates For Highmark, Inc. Medicare Coverage "Will More Than Double." “Seniors are getting a shock by how much more they will have to pay Highmark Inc. for insurance coverage next year, learning in some cases that their monthly premium for Medicare coverage will more than double.” (Alex Nixon, “Highmark Hikes Seniors' Rates Up To 110%,” [Pittsburgh Tribune Review](#), 10/3/14)

Tennesseans Will See Double-Digit Premium Increases In 2015. “The largest of these proposed increases comes from BlueCross BlueShield of Tennessee, which was also the most dominant carrier on Tennessee's exchange, enrolling about 90 percent of the approximately 150,000 Tennesseans who selected a plan in the marketplace. The Chattanooga-based insurer has gained approval for a 19 percent rate increase, which the company has said is necessary to reach a 'break-even' point in 2015 after a loss of "tens of millions of dollars" during the first year of the public exchange. ... The state has also approved a 7.5 percent rate increase for Cigna and a 14.4 percent increase for Humana, according to the filings.” (Eleanor Kennedy, “Insurers Land Tennessee Approval For 2014 Rate Hikes,” [Nashville Business Journal](#), 9/3/14)

OBAMACARE HAS LED TO HIGHER OUT-OF-POCKET COSTS AND DEDUCTIBLES

Millions Of Americans Face Health Deductibles Of \$5,000 For Individuals And \$10,000 For Families. “About 7.3 million Americans are enrolled in private coverage through the Affordable Care Act marketplaces, and more than 80 percent qualified for federal subsidies to help with the cost of their monthly premiums. But many are still on the hook for deductibles that can top \$5,000 for individuals and \$10,000 for families — the trade-off, insurers say, for keeping premiums for the marketplace plans relatively low.” (Abby Goodnough and Robert Pear, “Unable To Meet The Deductible Or The Doctor,” [The New York Times](#), 10/18/14)

High Deductible Plans Are Now “A Mainstay” Of ObamaCare. “A new poll from The Associated Press-NORC Center for Public Affairs Research may help explain why President Barack Obama faces such strong headwinds in trying to persuade the public that his health care law is working to hold costs down. The poll found the biggest financial concerns were among people with so-called high-deductible plans that require patients to pay a significant share of their medical bills each year before insurance kicks in. Such plans already represented a growing share of employer-sponsored coverage. And now, they're also the mainstay of the new health insurance exchanges created by Obama's law.” (Ricardo Alonso-Zaldivar and Jennifer Agiesta, “Poll: Many Insured Struggle With Medical Bills,” [The Associated Press](#), 10/13/14)

Americans That Chose Low Premium ObamaCare Plans Are Most Likely To Struggle With Affording Health Care Costs Out-Of-Pocket. “While high-deductible plans cover most of the costs of severe illnesses and lengthy hospital stays, protecting against catastrophic debt, those plans may compel people to forgo routine care that could prevent bigger, longer-term health issues, according to experts and research. ‘They will cause some people to not get care they should get,’ Katherine Hempstead, who directs research on health insurance coverage at the Robert Wood Johnson Foundation, said of high-deductible marketplace plans. ‘Unfortunately, the people who are attracted to the lower premiums tend to be the ones who are going to have the most trouble coming up with all the cost-sharing if in fact they want to use their health insurance.’” (Abby Goodnough and Robert Pear, “Unable To Meet The Deductible Or The Doctor,” [The New York Times](#), 10/18/14)

Deductibles For ObamaCare Plans Are Higher Than Those Found In Employer-Sponsored Health Care Plans, Which Average \$1,217 A Year. “Deductibles for the most popular health plans sold through the new marketplaces are higher than those commonly found in employer-sponsored health plans, according to Margaret A. Nowak, the research director of Breakaway Policy Strategies, a health care consulting company. A survey by the Kaiser Family Foundation found that the average deductible for individual coverage in employer-sponsored plans was \$1,217 this year.” (Abby Goodnough and Robert Pear, “Unable To Meet The Deductible Or The Doctor,” [The New York Times](#), 10/18/14)

- **According To Health Consulting Health Care Firm, HealthPocket, Average Deductibles For The Cheapest ObamaCare Plan Is “\$5,081 For An Individual And \$10,386 For A Family.”** “In comparison, the average deductible for a bronze plan on the exchange — the least expensive coverage — was \$5,081 for an individual and \$10,386 for a family, according to HealthPocket, a consulting firm. Silver plans, which were the most popular option this year, had average deductibles of \$2,907 for an individual and \$6,078 for a family.” (Abby Goodnough and Robert Pear, “Unable To Meet The Deductible Or The Doctor,” [The New York Times](#), 10/18/14)

ObamaCare’s High Deductible Plans Are Leading Americans To Hold Off On Seeking Care

People Are Hesitating “To Use Their New Insurance Because Of The High Out-Of-Pocket Costs.” “The result is that some people — no firm data exists on how many — say they hesitate to use their new insurance because of the high out-of-pocket costs.” (Abby Goodnough and Robert Pear, “Unable To Meet The Deductible Or The Doctor,” [The New York Times](#), 10/18/14)

A Chicago Woman Skipped Her Annual Brain Scan As She Struggles To Afford Her Health Plan With A \$6,000 Deductible. “Patricia Wanderlich got insurance through the Affordable Care Act this year, and with good reason: She suffered a brain hemorrhage in 2011, spending weeks in a hospital intensive care

unit, and has a second, smaller aneurysm that needs monitoring. But her new plan has a \$6,000 annual deductible, meaning that Ms. Wanderlich, who works part time at a landscaping company outside Chicago, has to pay for most of her medical services up to that amount. She is skipping this year's brain scan and hoping for the best. "To spend thousands of dollars just making sure it hasn't grown?" said Ms. Wanderlich, 61. "I don't have that money." (Abby Goodnough and Robert Pear, "Unable To Meet The Deductible Or The Doctor," [The New York Times](#), 10/18/14)

- **Chicago Woman: "A \$6,000 Deductible – That's Just Staggering. I Never Thought I'd Say This, But How Many Minutes Until I Get Medicare?"** "When the next open enrollment period begins on Nov. 15, Ms. Wanderlich said, she will probably switch to a plan with a narrower network of doctors and a smaller deductible. It will probably mean losing her specialists, she said, but at this point she is resigned. 'A \$6,000 deductible — that's just staggering,' she said. 'I never thought I'd say this, but how many minutes until I get Medicare?'" (Abby Goodnough and Robert Pear, "Unable To Meet The Deductible Or The Doctor," [The New York Times](#), 10/18/14)

A Nashville, TN Woman Avoided Seeing A Doctor For An Ear Infection As She Had A \$4,000 Deductible. "Gina Brown, 37, of Nashville, was paying about \$155 a month for a Blue Cross Blue Shield of Tennessee plan, after taking account of her subsidy. But her deductible was \$4,000, she said, and so she avoided going to the doctor even when she got an ear infection over the summer. 'I attempted to treat it with over-the-counter and homeopathic meds,' she said. 'Eventually it went away.'" (Abby Goodnough and Robert Pear, "Unable To Meet The Deductible Or The Doctor," [The New York Times](#), 10/18/14)

A Jackson, NJ Man With A \$3,000 Deductible Received A Medical Bill "That Could Choke A Horse" After His Wife Sought Care For A Digestive Ailment. "Mark Yuschak, 57, of Jackson, N.J., said he had a silver plan with an annual deductible of \$3,000. He discovered its limits in March. 'My wife had an incident, a digestive disorder, and we had to go to the emergency room of a hospital in Freehold, N.J.," Mr. Yuschak said. 'We presented our insurance card and filled out all the forms. They told us, 'You don't have a co-payment, you're free to go.' Later, though, they received a bill 'that could choke a horse,' Mr. Yuschak said — for more than \$1,000. 'Our insurance wouldn't cover any of it because we had not met our deductible.'" (Abby Goodnough and Robert Pear, "Unable To Meet The Deductible Or The Doctor," [The New York Times](#), 10/18/14)

AMERICANS ARE ONCE AGAIN FINDING OUT THAT THEIR HEALTH PLANS ARE BEING CANCELLED

Americans Are Receiving Health Plan Cancellation Notices As Insurers Are Required To Notify Policyholders 90 Days Prior To Discontinuing Plans. "Consumers may soon find a surprise in their mailbox: a notice that their health plan is being canceled. ... Insurers are required to give policyholders 90 days notice if they're discontinuing their plans. That means consumers whose plans will be cancelled this December should be receiving notices now." (Michelle Andrews, "Consumers To Hear Soon If Plans Are Canceled," [Kaiser Health News](#), 9/5/14)

- **Last Year, Over 5 Million People That Purchased Insurance On The Individual Health Insurance Market Received Cancellation Notices.** "Several insurance industry officials and state insurance commissioners expressed frustration Friday, saying they were 'baffled' by President Barack Obama's assertion that the cancellation of millions of insurance policies occurred because a key provision of the Affordable Care Act didn't work as expected. The administration was warned three years ago that regulations would have exactly that effect, they said. They said the widespread cancellations in the individual health insurance market — roughly 5 million and counting -- are in line with what was projected under regulations drawn up by the administration in 2010, requirements that both insurers and businesses objected to at the time. Cancellations also are occurring in the small group market, which covers businesses with between two and 50 employees, they noted." (Lisa Myers, "Insurers, State Officials Say Cancellation Of Health care Policies Just As They Predicted," [NBC News](#), 11/15/13)

FLASHBACK: Obama: “If You Like Your Plan, You Can Keep Your Plan. If You Like Your Doctor, You Can Keep Your Doctor.” OBAMA: “If you like your plan, you can keep your plan. If you like your doctor, you can keep your doctor. I can tell you, as the father of two young girls, I would not want any plan that interferes with the relationship between a family and their doctor.” (President Barack Obama, [Remarks On Health Care Reform](#), Washington, D.C., 3/3/10)

- **CNN’s Jake Tapper On Obama’s Keep Your Plan Promise: “The Number One Lie Of The Year.”** CNN’s JAKE TAPPER: “The lie of the year. Control room, can we get a drumroll? So here it is, by popular demand, the number one lie of the year, based on something the President first said in 2009, and updated in 2013. OBAMA: If you like your health care plan, you can keep your health care plan.” (CNN’s [“The Lead With Jake Tapper,”](#) 12/12/13)
- **PolitiFact Headline: “Lie Of The Year: ‘If You Like Your Health Care Plan, You Can Keep It.’”** (Angie Drobnic Holan, “Lie Of The Year: ‘If You Like Your Health Care Plan, You Can Keep It,’” [PolitiFact](#), 12/12/13)

This Year, Hundreds Of Thousands Of People Have Received Cancellation Notices

About 800 Alaskans Have Received Health Care Insurance Cancellation Letters. “About 800 Alaskans will receive similar letters by October 1, according to a report from the Associated Press, potentially creating a challenge for Democratic incumbent Sen. Mark Begich, who is also facing a tough reelection.” (Meghan McCarthy, “ObamaCare’s Election Special: New Health Insurance Cancellations Before November,” [Morning Consult](#), 9/30/14)

According To Colorado State Insurance Officials, In The Last Month, Over 22,000 Coloradans Were Notified That Their Health Plans Would Be Cancelled By The End Of The Year. “More than 22,000 Coloradans were informed in the last month that their health coverage will be canceled at the end of the year, state insurance authorities disclosed this week, a surge in cancellations likely to roil the state’s fierce campaigns for Senate and governor. The cancellations are nearly all the result of a decision by Humana, a major national insurance company, to cancel offerings to people who buy health insurance on their own. About 3,800 were the result of financial instability at a smaller insurer, SeeChange, which offered plans to small businesses.” (Kyle Cheney, “Health Plan Cancellations Could Ripple In Colorado Races,” [Politico](#), 10/17/14)

- **“Since 2013, There Have Been About 340,000” Health Care Plans That Have Been Cancelled In Colorado Leading Up To ObamaCare’s Implementation.** “Since 2013, there have been about 340,000 policy cancellations in Colorado. Many customers received notices last fall as the Affordable Care Act was rolling out.” (Electa Draper, “Colorado Says 2,100 Health Plans Were Canceled In Last Two Months,” [The Denver Post](#), 8/21/14)

Due To ObamaCare, Indiana’s Largest Insurer – Anthem Blue Cross And Blue Shield Will Cancel Health Policies For Nearly 30,000 Hoosiers, Which Could Lead To Higher Premiums And Narrower Provider Networks. “Anthem Blue Cross and Blue Shield is canceling the policies of about 30,000 Hoosiers and asking them to switch over to new health plans that comply with ObamaCare’s rules. That change could cause some customers’ premiums to spike while at the same time limiting their choices of hospitals and doctors. ... Anthem is by far the state’s largest provider of individual insurance policies, which are sold directly to families or individuals, rather than through employers, where the majority of Hoosiers obtain health coverage.” (J.K. Wall, “Anthem Canceling 30,000 Individual Health Policies For Hoosiers,” [Indianapolis Business Journal](#), 10/31/14)

- **For 2015, “Anthem’s Premiums ... Will Be On Average 50 Percent Higher” Than Before ObamaCare.** “Anthem’s premiums for 2015 for its individual ObamaCare policies will be on average 50 percent higher than its individual premiums were in 2013.” (J.K. Wall, “Anthem Canceling 30,000 Individual Health Policies For Hoosiers,” [Indianapolis Business Journal](#), 10/31/14)

14,000 Kentuckians Have Been Notified That Their Health Plan Will Be Cancelled. “In Kentucky, the Department of Insurance told Morning Consult that nearly 14,000 people, mostly enrolled in plans from

Humana, will have been notified of a plan cancellation by October 1. That could come into play for Senate Minority Leader Mitch McConnell, who is in a tight race with Democratic challenger Allison Grimes.”

(Meghan McCarthy, “ObamaCare’s Election Special: New Health Insurance Cancellations Before November,” [Morning Consult](#), 9/30/14)

In North Carolina, 75 Residents Will Be Receiving Letters Notifying Them Of Their Cancelled Plans. “North Carolina’s Department of Insurance has only been notified of 75 people losing plans, but said that number could be higher because insurers do not have to tell them when they end coverage. In Maine, approximately 40 people will be effected by the transitional plan cancellations, according to the Bureau of Insurance. The Arkansas Insurance Department said no carriers have notified them that they will be ending transitional plans. In Colorado, just over 1,700 people were informed earlier this year that their plans would be ending in June.” (Meghan McCarthy, “ObamaCare’s Election Special: New Health Insurance Cancellations Before November,” [Morning Consult](#), 9/30/14)

In Virginia, Up To 250,000 Virginians Will Be Notified By December If Their Health Plan Has Been Cancelled. “After a year’s reprieve, up to 250,000 Virginians will receive notice by the end of November that their health insurance plans will be canceled because the plans do not comply with the Affordable Care Act and accompanying state law. The affected policyholders were allowed to renew their old plans late last year, even though the plans did not provide all of the benefits required under the health care law, but they won’t have that option when the policies expire this year.” (Markus Schmidt and Michael Martz, “250,000 In Virginia Face Loss Of Health Insurance,” [Richmond Times-Dispatch](#), 9/11/14)

OBAMACARE IS MAKING TAX SEASON “MORE DIFFICULT” FOR AMERICANS

The Obama Administration Has “Made An Already Complicated Tax System More Difficult For Many Consumers.” “Funneling health insurance subsidies through the income-tax system was once seen as a political plus for Obama and congressional Democrats. It allowed the White House to claim that the Affordable Care Act is ‘the largest tax cut for health care in American history.’ But it also made an already complicated tax system more difficult for many consumers.” (“How ObamaCare Subsidies Could Impact Your Tax Refund,” [CBS News](#), 8/25/14)

The Interactions Between Health Insurance And Taxes Will Be A “Sure-Fire Formula For Confusion.” “Getting those who signed up this year enrolled again for 2015 won’t be as easy as it might seem. And the law’s interaction between insurance and taxes looks like a sure-fire formula for confusion.” (Ricardo Alonso-Zaldivar, “Hurdles For Obama Health Law In 2nd Sign-Up Season,” [The Associated Press](#), 9/15/14)

- **“This Tax Season Will Be A Messy One For Most Of ObamaCare’s 8 Million Enrollees.”** (Adrianna McIntyre, “How ObamaCare Could Make Filing Taxes A Nightmare,” [Vox](#), 8/15/14)

Millions Of Americans Who Received ObamaCare Subsidies To Purchase Health Coverage Are At Risk Of Having Their Tax Refund Reduced Or Eliminated Altogether. “Taxes? Who wants to think about taxes around Labor Day? But if you count on your tax refund and you’re one of the millions getting tax credits to help pay health insurance premiums under President Barack Obama’s law, it’s not too early. Here’s why: If your income for 2014 is going to be higher than you estimated when you applied for health insurance, then complex connections between the health law and taxes can reduce or even eliminate your tax refund next year.” (Ricardo Alonso-Zaldivar, “Tax Refunds May Get Hit Due To Health Law Credits,” [The Associated Press](#), 8/25/14)

- **A Third Of The Nearly 7 Million Households That Received Health Subsidies Will Owe The Government Come Tax Time.** “Nearly 7 million households have gotten health insurance tax credits, and major tax preparation companies say most of those consumers appear to be unaware of the risk. ‘More than a third of tax credit recipients will owe some money back, and (that) can lead to some pretty hefty repayment liabilities,’ said George Brandes, vice president for health care programs at Jackson Hewitt Tax Service.” (Ricardo Alonso-Zaldivar, “Tax Refunds May Get Hit Due To Health Law Credits,” [The Associated Press](#), 8/25/14)

ObamaCare Has Created A Headache For The Middle Class And The Working Poor

For Americans Who Have Improved Their Economic Livelihood, Failure To Project And Report Economic Improvement Will Cut Their Tax Refund. “Maybe you’re collecting more commissions in an improving economy. Or your spouse got a better job. It could trigger an unwelcome surprise. The danger is that as your income grows, you don’t qualify for as much of a tax credit. Any difference will come out of your tax refund, unless you have promptly reported the changes.” (Ricardo Alonso-Zaldivar, “Tax Refunds May Get Hit Due To Health Law Credits,” [The Associated Press](#), 8/25/14)

Low-Income Earners Will Become “Ineligible” For A Tax Exemption If Their Earnings Increase. “And some low-income earners who qualify for an exemption during open enrollment may find themselves ineligible if their earnings increase later in the year — making coverage suddenly affordable.” (Paige Winfield Cunningham And Mackenzie Weinger, “Consumers’ Next ObamaCare Challenge: Tax Forms,” [Politico](#), 8/11/14)

Families Already Struggling With Higher Health Care Costs Could End Up Owing The Government \$600 To \$2,500. “Those affected took advance payments of the premium tax credit for health insurance. Some married couples could owe \$600 or \$1,500 or \$2,500 or even more. It might feel like a raw deal for some who are already suffocating under the escalating costs of health insurance.” (Susan Tompor, “Tax Refunds Will Be Cut For ACA Requirements,” [Detroit Free Press](#), 9/21/14)

- **“The Sums ... Represent Substantial Financial Shocks To Low-Income Families.”** “The health law places limits on how much tax credit reconciliation could slam most enrollees. The limit ranges from \$600 for low-income families up to \$2,500 for those who earn more. Though capped, these sums still represent substantial financial shocks to low-income families.” (Adrianna McIntyre, “How ObamaCare Could Make Filing Taxes A Nightmare,” [Vox](#), 8/15/14)

“Tax Refunds Could Be Delayed” For Millions Of “Low-And Middle-Income Americans Unaccustomed To Lots Of Reporting To The IRS.” “That means much new paper-shuffling between now and April 15, which could be especially confusing for low- and middle-income Americans unaccustomed to lots of reporting to the IRS. The insurance exchanges and employers must send consumers details about their health plan and benefits or exemptions in time for them to file a tax return. If any of that information is delayed or wrong, tax refunds could be delayed.” (Paige Winfield Cunningham And Mackenzie Weinger, “Consumers’ Next ObamaCare Challenge: Tax Forms,” [Politico](#), 8/11/14)

Mark Ciaramitaro, H&R Block VP Said That The Reporting Issue For Families Will Have Unexpected “Consequences” And “Reverberations” For Families That Rely On Their Tax Refund. “‘As time goes on, the ability to make adjustments diminishes,’ warned Mark Ciaramitaro, H&R Block’s vice president of health care services. ‘Clients count on that refund as their biggest financial transaction of the year. When that refund goes down, it really has reverberations.’ The Obama administration says it’s constantly urging newly insured consumers to report changes that could affect their coverage. But those messages don’t drive home the point about tax refunds. ‘What probably isn’t clear is that there may be consequences at tax time,’ said Ciaramitaro.” (Ricardo Alonso-Zaldivar, “Tax Refunds May Get Hit Due To Health Law Credits,” [The Associated Press](#), 8/25/14)

THE ECONOMY

THE STATE OF OBAMA’S ECONOMY: LOWER LABOR FORCE PARTICIPATION RATES, LOWER INCOMES, AND INCREASED POVERTY

Obama Has Admitted That Any Benefits From His So-Called “Recovery” Are “Not Yet Broadly Shared.” OBAMA: “Our broader economy in the aggregate has come a long way, but the gains of recovery are not yet broadly shared -- or at least not broadly shared enough.” (President Barack Obama, [Remarks By The President On The Economy](#), Evanston, IL, 10/2/14)

- **Despite Five Years Of His Economic Policies, Obama Has Admitted That It Is “Harder Than It Should Be” To Pay The Bills And Get Ahead.** OBAMA: “But the stress that families feel -- that’s

real, too. It's still harder than it should be to pay the bills and to put away some money. Even when you're working your tail off, it's harder than it should be to get ahead." (President Barack Obama, [Remarks By The President On The Economy](#), Evanston, IL, 10/2/14)

Vice President Joe Biden: "The Middle Class Is Still In Trouble" And That They "Can Feel It" In Their Bones. BIDEN: "But you know the truth: The middle class is still in trouble. The middle class is still in trouble. You don't have to know the numbers, you can feel it. You can feel it in your bones." (Vice President Joe Biden, [Remarks By The Vice President In Iowa](#), Davenport, IA, 10/27/14)

Bill Clinton Recently Claimed "Nobody Believes" That The Economy Is Coming Back "Because You Don't Feel It." "Officials in both parties said Mr. Obama's unpopularity explained why this last bulwark of Southern Democratic strength fell. And Mr. Clinton made no effort to deny that theory on Monday. 'They're really running against the president, aren't they?' he said in Conway. Speaking as much as a strategist as a surrogate, he continued: 'Yeah, the economy is coming back. But nobody believes it yet because you don't feel it.'" (Jonathan Martin, "Amid Tight Races, Bill Clinton Urges Arkansans to Back Democratic Ticket," [The New York Times](#), 10/6/14)

Federal Reserve Chair Janet Yellen Has Admitted That "Americans In the Lower And Middle Classes" Remain "In A Precarious Place Economically." "Six years after the financial collapse, Yellen said there were many Americans in the lower and middle classes that remain in a precarious place economically. Recent data has indicated that more than half of all Americans are not well-positioned to weather financial surprises, and many at the lower end of the scale do not have any net worth at all." (Peter Schroeder, "Yellen: Many Americans Remain 'Extraordinarily Vulnerable' To Economic Trouble," [The Hill](#), 9/18/14)

- **Federal Reserve Chairwoman Yellen: "For Lower-Income Families, What We Find Is Sobering."** (Peter Schroeder, "Yellen: Many Americans Remain 'Extraordinarily Vulnerable' To Economic Trouble," [The Hill](#), 9/18/14)

Under Obama's Watch, Median Incomes Have Declined By Thousands Of Dollars

The Purchasing Power Of The Typical American Family Has Declined 3.1 Percent Since The Beginning Of Obama's "Recovery." "The economic paradox isn't much of a paradox at all in this light: The purchasing power of the typical American family is 3.1 percent lower now than it was five years ago. No wonder people are unhappy about the economy! The benefits of rising levels of economic activity have simply not accrued to middle-income wage earners." (Neil Irwin, "Why The Middle Class Isn't Buying Talk About Economic Good Times," [The New York Times' The Upshot Blog](#), 8/20/14)

Median Household Income Has Declined By \$2,484 Under Obama, To \$51,939 In 2013. (Current Population Survey, [Census Bureau](#), 9/16/14)

- **In 2008 Median Household Income Stood At \$54,423.** (Current Population Survey, [Census Bureau](#), 9/16/14)

For African Americans Median Household Income Has Declined By \$2,423 Under Obama, To \$34,598 In 2013. (Current Population Survey, [Census Bureau](#), 9/16/14)

- **In 2008 The Median Household Income For African Americans Was \$37,021.** (Current Population Survey, [Census Bureau](#), 9/16/14)

Asian American Have Seen Their Median Household Income Decline By \$3,948 Under Obama To \$67,065 In 2013. (Current Population Survey, [Census Bureau](#), 9/16/14)

- **In 2008 The Median Household Income For Asian Americans Was \$71,013.** (Current Population Survey, [Census Bureau](#), 9/16/14)

Median Income For Female Householders Has Declined By \$638 To \$26,425 Under Obama. (Current Population Survey, [Census Bureau](#), 9/16/14)

Obama's So-Called "Recovery" Hasn't Prevented More Americans From Falling Into Poverty

Child Poverty Is At Its Highest Point In 20 Years “Putting Millions Of Children At Increased Risk Of Injuries, Infant Mortality, And Premature Death.” “Child poverty in America is at its highest point in 20 years, putting millions of children at increased risk of injuries, infant mortality, and premature death, according to a policy analysis published Monday in the journal JAMA Pediatrics.” (Gale Holland, “Child Poverty In U.S. Is At Highest Point In 20 Years, Report Finds,” [Los Angeles Times](#), 10/22/14)

The Poverty Rate For All Americans Has Increased by 1.3 Percentage Points Under Obama To 14.5 Percent In 2013. (Current Population Survey, [Census Bureau](#), 9/16/14)

Women Have Seen Their Poverty Rate Increase By 1.4 Percentage Points Under Obama To 15.8 Percent In 2013. (Current Population Survey, [Census Bureau](#), 9/16/14)

Poverty Among African Americans Has Increased By 2.5 Percentage Points Under Obama To 27.2 Percent In 2013. (Current Population Survey, [Census Bureau](#), 9/16/14)

Hispanics Have Seen Their Poverty Rate Increase To 23.5 Percent Under Obama From 23.2 Percent In 2008. (Current Population Survey, [Census Bureau](#), 9/16/14)

Americans Are Dropping Out Of The Work Force In Obama’s Economy

In September, The Labor Force Participation Rate Declined To 62.7 Percent In September, 2014, From The 65.7 Percent Rate When Obama Became President. ([Bureau Of Labor Statistics](#), Accessed 10/3/14)

- **The Labor Force Participation Rate Of 62.7 Percent Is At A Level Last Seen In February 1978.** ([Bureau Of Labor Statistics](#), Accessed 10/3/14)

Prime Working Age Americans Are Dropping Of The Workforce Under Obama’s Policies While Seniors Are Increasing Their Participation Rate. “In fact, the participation rate for those 65 and older actually increased to 18.5 percent from 18.3 percent. More specifically, it rose for those in the 65 to 69 age group and for those 75 and older, and was unchanged since August for those ages 70 to 74. This means that older Americans are either re-entering the work force or staying in it longer instead of retiring... Instead, it’s people of prime working age who are dropping out of the labor force. The participation rate for those 25 to 54 fell in September to its lowest level since December – to 80.7 percent from 81.1 percent in August. Those Americans, Piegza says, have ‘a tremendous level of potential income-earning years still left.’ For Americans ages 55 to 64, participation increased to 64.2 percent from 63.9.” (Katherine Peralta, “Baby Boomers Turn On, Tune In, But Don’t Drop Out,” [U.S. News & World Report’s Data Mine Blog](#), 10/3/14)

And While The Economy Is Still Lagging, Obama’s Policies Have Added Over \$7 Trillion To The Debt

Under Obama’s Watch, The National Debt Has Increased By \$7.3 Trillion, A 68 Percent Increase. ([U.S. Department Of The Treasury](#), Accessed 10/30/14)

- **The National Debt Was \$10.63 Trillion When Obama Took Office And Now Stands At \$17.91 Trillion.** ([U.S. Department Of The Treasury](#), Accessed 10/30/14)

Obama Has Presided Over The Five Highest Deficits In U.S. History. ([Office Of Management And Budget](#), Accessed 7/24/14)

CBO Director Doug Elmendorf Warned That A “Large And Growing Federal Debt” Increases The “Risk Of A Fiscal Crisis.” “Such large and growing federal debt could have serious negative consequences, including restraining economic growth in the long term, giving policymakers less flexibility to respond to unexpected challenges, and eventually increasing the risk of a fiscal crisis (in which investors would demand high interest rates to buy the government’s debt).” (“The Budget And Economic Outlook,” [Congressional Budget Office](#), 2/4/14)

- **CBO: Federal Debt Path “Unsustainable.”** “With deficits as big as the ones that CBO projects, federal debt would be growing faster than GDP, a path that would ultimately be unsustainable.” (“The 2014 Long-Term Budget Outlook,” [Congressional Budget Office](#), 7/14)

FLASHBACK: In 2008 – When The National Debt Was \$9.5 Trillion – Obama Said Adding \$4 Trillion To The National Debt Was “Irresponsible. It’s Unpatriotic.” OBAMA: “The problem is, is that the way Bush has done it over the last eight years is to take out a credit card from the Bank of China in the name of our children, driving up our national debt from \$5 trillion for the first 42 presidents - #43 added \$4 trillion by his lonesome, so that we now have over \$9 trillion of debt that we are going to have to pay back -- \$30,000 for every man, woman and child. That's irresponsible. It's unpatriotic.” (Sen. Barack Obama, [Remarks At A Campaign Event](#), Fargo, ND, 7/3/08)

ENERGY

THE OBAMA ADMINISTRATION HAS DELAYED THE KEYSTONE PIPELINE FOR OVER SIX YEARS

In April 2014, The Administration Indefinitely Extended Its Review Of The Keystone Pipeline. “The Obama administration says it is indefinitely extending its long-awaited review of the Keystone XL pipeline — providing a Good Friday jolt to one of the president’s most wrenching environmental decisions.” (Andrew Restuccia And Darren Goode, “Keystone Decision Delayed Yet Again,” [Politico](#), 4/18/14)

- **“The Obama Administration Pulled A Classic Campaign-Year Move Friday: It Punted On The Keystone XL Pipeline.”** (Andrew Restuccia, “Keystone Non-Decision Keeps Some Democrats On The Hot Seat,” [Politico](#), 4/18/14)

Obama’s Latest Delay Is Just One Of His Administration’s Many Keystone Punts

Six Years Ago, TransCanda Filed An Application With The State Department To Construct The Keystone Pipeline. “September 19, 2008: TransCanada asks the State Department for permission to construct Keystone XL.” (Ned Resnikoff, “Decision Time Looms For Keystone XL,” [MSNBC](#), 3/14/14)

In November 2011, The Obama Administration Announced It Was Reconsidering Keystone’s Route, Pushing A Decision Beyond The 2012 Election. “The State Department announced on Thursday that it will explore a new route for the TransCanada Keystone XL pipeline, pushing a final decision on the controversial project past the 2012 election.” (Aamer Madhani And Wendy Koch, “Controversial Canada-To-Texas Keystone Pipeline Delayed,” [USA Today](#), 11/11/11)

In January 2012, Obama Rejected The Keystone Pipeline Application, But Left The Possibility For A New Proposal. “President Obama, denouncing a ‘rushed and arbitrary deadline’ set by congressional Republicans, announced Wednesday that he was rejecting a Canadian firm’s application for a permit to build and operate the Keystone XL pipeline, a massive project that would have stretched from Canada’s oil sands to refineries in Texas. Obama said that the Feb. 21 deadline, set by Congress as part of the two-month payroll tax cut extension, made it impossible to adequately review the project proposed by TransCanada. But he left the door open to the possibility that a new proposal might pass regulatory muster.” (Juliet Eilperin And Steven Mufson, “Obama Administration Rejects Keystone XL,” [The Washington Post](#), 1/18/12)

In March 2012, After Personal Lobbying By Obama, The Senate Rejected Legislation To Expedite Keystone Construction. “In the wake of lobbying by President Obama and Senate Democratic leaders, the Senate Thursday defeated legislation to speed up construction of a U.S.-Canadian oil pipeline. The White House victory came after the president started personally calling Democratic senators Wednesday night. The vote underscored the extent to which rising gas prices and energy supply have become a central political issue.” (Juliet Eilperin And Ed O’keefe, “Senate Rejects Expediting Keystone Pipeline,” [The Washington Post](#), 3/8/12)

Obama Has Continued To Obstruct Keystone, Despite His Own State Department's Findings That Favored The Pipeline

Early In 2014, The Release Of A State Department's Environmental Impact Report Removed "A Major Excuse For Delay." "But the release Friday of a long-awaited government report removes a major excuse for delay, ramping up pressure on the president to make a call." (Nedra Pickler And Josh Lederman, "Obama Running Out Of Reasons To Reject Keystone XL," [The Associated Press](#), 2/1/14)

- **The State Department Report "Discounted Most Of The Environmental Community's Warnings" About Keystone.** "The new State Department report that discounted most of the environmental community's warnings about the Keystone XL oil pipeline puts the final decision on the project closer to Obama's desk, after years in which he's been able to dodge rendering a verdict." (Darren Goode And Darren Samuelsohn, "Keystone Foes Pinning Final Hopes On Obama," [Politico](#), 2/1/14)

MSNBC'S Mika Brzezinski: There Have Been Numerous State Department Reviews In Support Of Keystone—The Delay Is "Hard To Defend." BRZEZINSKI: "There've been like four State Department reviews approving or opening the door for it to move forward. It's hard to defend." (MSNBC's "[Morning Joe](#)," 4/21/14)

The Obama Administration Has Blocked The Keystone Pipeline For Two Reasons: Money And Politics

Approval Of The Pipeline Would Have Potentially Dampened The Enthusiasm Of Wealthy Anti-Keystone Donors Such As Billionaire Tom Steyer. "Approval of the pipeline would also have risked dampening the enthusiasm of wealthy donors such as billionaire investor Tom Steyer, who is spending tens of millions of dollars to boost environmentally-friendly candidates." (Jeff Mason and Steve Holland, "Keystone XL Delay Could Give Boost To Obama's Political Base," [Reuters](#), 4/20/14)

- **Tom Steyer Has Been The Biggest Super-PAC Donor In The Entire Country During The 2014 Congressional Elections.** "Tom Steyer is extending his lead as the biggest super-PAC donor of the 2014 congressional elections. The California billionaire and climate-change activist gave \$16 million more to his NextGen Climate Action Committee in the first two weeks of October, bringing to \$57.6 million his aggregate donations to his organization. Steyer's super-PAC, which made a filing yesterday with the Federal Election Commission, is opposing Republican candidates in some Senate and governors' races." (Greg Giroux, "Tom Steyer: \$58 Million Man," [Bloomberg](#), 10/24/14)

CNBC Headline: "Why Obama's Keystone Opposition Reeks Of Politics" (Ben White, "Why Obama's Keystone Opposition Reeks Of Politics," [CNBC](#), 4/21/14)

CNBC's John Harwood: The Keystone Delay Is "100 Percent Politics" And It Is Not The Finest Hour For The Obama Administration. JOHN HARWOOD: "On the other hand, they've got the donors, Tom Steyer you mentioned, others, you've got environmentally active voters in other places who they're trying to get to turn out. Democrats have huge turnout problems in this election, Republican supporters have much more likely to show up. So I do think this is pretty much 100 percent politics in the delay of this decision. And it's an administration that has got a couple years to go; they're trying to prevent themselves from losing the Senate, you know, not get wiped out too badly in the House. And I think it's kind of simple as that. It's not the finest hour for the administration in terms of leadership." (CNBC's "[Squawk Box](#)," 4/21/14)

And Don't Count On Democrat Senators Who Claim To Support The Keystone Pipeline – They're Siding With Harry Reid In Blocking It

Senate Majority Leader Harry Reid, With The Support Of Nearly All Senate Democrats, Used A Procedural Maneuver To Block A Vote On Keystone Pipeline. "Senate Democrats defeated Republican attempts to bring up amendments to an energy efficiency bill on Wednesday. Republicans filed a motion

to table Senate Majority Leader Harry Reid's (D-Nev.) amendments he used to 'fill the tree' but it failed on a 45-52 vote." (Ramsey Cox, "Senate Dems Block GOP Attempt To Amend Energy Bill," [The Hill](#), 5/7/14)

- **Senators Mary Landrieu, Kay Hagan, Mark Udall And Mark Begich All Joined With Harry Reid, Killing A Vote On The Keystone XL Pipeline.** (S. 2262, [Roll Call Vote #132](#), Defeated 45-52: R 44-0; D 1-52, 5/7/14, Landrieu Voted Nay, Hagan Voted Nay, Begich Voted Nay)

THE OBAMA ADMINISTRATION HAS ALSO DECLARED A "WAR ON COAL"

In June, The Obama Administration Announced A New Carbon Regulation, Taking Aim At The Country's Coal-Fired Power Plants. "The Obama administration on Monday announced one of the strongest actions ever taken by the United States government to fight climate change, a proposed Environmental Protection Agency regulation to cut carbon pollution from the nation's power plants 30 percent from 2005 levels by 2030. The regulation takes aim at the largest source of carbon pollution in the United States, the nation's more than 600 coal-fired power plants." (Coral Davenport, "Unveiling New Carbon Plan, E.P.A. Focuses On Flexibility," [The New York Times](#), 6/2/14)

- **The Rule "Would Effectively Shutter Coal Plants Across The U.S., Hurting The Economy And Energy Jobs."** "Instead, such mandates would effectively shutter coal plants across the U.S., hurting the economy and energy jobs, pro-coal Democrats and Republicans claim. The senators recommended that Obama evaluate 'more appropriate ways to regulate emissions.'" (Laura Barron-Lopez, "Senate Dems To Obama: Reconsider Coal Rules," [The Hill](#), 5/21/14)
- **"[N]o Matter How Much Flexibility The EPA's Rule Offers, Somebody Will Have To Pay For Complying With It — And Again, Coal Customers Would Feel The Biggest Hit."** "But no matter how much flexibility the EPA's rule offers, somebody will have to pay for complying with it — and again, coal customers would feel the biggest hit. Utilities heavy on coal-fired power would be the ones paying for credits in any carbon-trading scheme, while utilities with lots of gas, nuclear and wind power would have credits to sell." (Erica Martinson, "President Obama's Big Carbon Crackdown Readies For Launch," [Politico](#), 5/16/14)

The EPA's Coal Regulation "Put Democrats On Their Heels." "The EPA's expected announcement at 9 a.m. ET, followed by a news conference with EPA administrator Gina McCarthy at 10:30 a.m. ET, of new regulations that would require states to cut carbon emissions by 30 percent by 2030 will put Democrats on their heels with yet another issue in the short term." (Domenico Montanaro, Terence Burling, And Rachel Wellford, "EPA's New Rules Put Democrats On Their Heels," [PBS](#), 6/2/14)

Even Democrat Allies Are Wary Of Obama's "War On Coal"

The Washington Post Headline: "Tougher Emissions Rules Dividing Democrats" (Reid Wilson, "Tougher Emissions Rules Diving Democrats," [The Washington Post](#), 6/1/14)

- **The Regulations Put "A Spotlight On A Growing Division Within The Democratic Party" Between Major Environmental Donors And "Candidates Whose Fates Will Decide Control Of The Senate And Who Hail From Energy-Producing States."** "The regulations, aimed at combating a rapidly changing climate by implementing state-by-state limits on greenhouse-gas emissions, will shine a spotlight on a growing division within the Democratic Party: On one side are major donors, who take a particular interest in environmental causes and are becoming increasingly important to the party. On the other are the candidates whose fates will decide control of the Senate and who hail from energy-producing states, where regulations on coal-fired power plants could have the most detrimental effects." (Reid Wilson, "Tougher Emissions Rules Diving Democrats," [The Washington Post](#), 6/1/14)

United Mine Workers Of America President Cecil Roberts Estimated That The Total Economic Impact From The Regulation Would Be "About 485,000 Permanent Jobs Lost." "Our initial analysis

indicates that there will be a loss of 75,000 direct coal generation jobs in the United States by 2020. Those are jobs primarily in coal mines, power plants, and railroads. By 2035, those job losses will more than double to 152,000. That amounts to about a 50 percent cut in these well-paying, highly skilled jobs. When a U.S. government economic multiplier used to calculate the impact of job losses is applied to the entire economy, we estimate that the total impact will be about 485,000 permanent jobs lost.” (United Mine Workers Of America, [Press Release](#), 6/2/14)

Sen. Joe Manchin (D-WV): “It’s Clear Now That The President Has Declared A War On Coal.” “Sen. Joe Manchin (D-W.Va.) blasted President Obama’s proposals to address climate change, saying new regulations on power plants would unfairly burden the coal industry. “The regulations the President wants to force on coal are not feasible. And if it’s not feasible, it’s not reasonable. It’s clear now that the President has declared a war on coal. It’s simply unacceptable that one of the key elements of his climate change proposal places regulations on coal that are completely impossible to meet with existing technology.” (Justin Sink, “Manchin: Obama Declared ‘War On Coal,’” [The Hill](#), 6/25/13)

Despite Many 2014 Democrats’ States’ Reliance On Coal, Senate Democrats Ducked A Vote That Would Curtail Obama’s “War On Coal”

Senate Democrats Have Continued To Duck A Vote On The “War On Coal” Amendment. “The war over the ‘war on coal’ has been postponed after Democrats pushed off a second fiscal 2015 spending bill in the Senate. Late Wednesday, the Appropriations Committee decided not to move forward as scheduled with Thursday’s markup of the bill that funds the Energy Department, as well as water development projects.” (Niels Lesniewski, “Democrats Ducking Vote On ‘War On Coal’ Amendment — For Now,” [Roll Call](#), 6/18/14)

- **“[T]he McConnell Amendment Would Require Certification That Neither Electricity Prices Would Go Up, Nor Jobs Be Eliminated, As A Result Of Implementing New Rules On Existing Power Plants.”** “According to a senior GOP aide, the McConnell amendment would require certification that neither electricity prices would go up, nor jobs be eliminated, as a result of implementing new rules on existing power plants. Without such a certification, the rules would not be able to move forward. The Environmental Protection Agency outlined its plans on June 2, and McConnell has been pledging to use any tools at his disposal to stop the action.” (Niels Lesniewski, “McConnell Plots Coal Amendment To Energy Spending Bill,” [Roll Call](#), 6/17/14)
- **“The Move Avoids A Potentially Problematic Vote For Senate Democrats And The Obama Administration...”** “The move avoids a potentially problematic vote for Senate Democrats and the Obama administration that could have stopped the Environmental Protection Agency’s bid to regulate carbon emissions from existing power plants — regulations that have the affect of targeting pollution from coal.” (Niels Lesniewski, “Democrats Ducking Vote On ‘War On Coal’ Amendment — For Now,” [Roll Call](#), 6/18/14)

Under The Threat Of Veto, Top Senate Democrats Scuttled A Vote On A Major Spending Bill That Would End The Democrats’ “War On Coal.” “Top senators signaled the White House threatened to veto a Senate spending bill over a possible amendment from Minority Leader Mitch McConnell to block EPA power plant regulations. The amendment, billed by the Kentucky Republican as a fight against the Environmental Protection Agency’s ‘war on coal’ was cited by the chairwomen of the full Appropriations Committee and the Energy-Water Subcommittee as the key factor in removing that fiscal 2015 bill from Thursday morning’s markup agenda.” (Niels Lesniewski, “White House Threatened Veto Of Spending Bill Over McConnell Amendment,” [Roll Call](#), 6/19/14)

FOREIGN POLICY

IN MORE BAD NEWS FOR DEMOCRATS, OBAMA HAS BEEN SEEN AS “LURCHING FROM CRISIS TO CRISIS” ON THE WORLD STAGE

Obama Is “Lurching From Crisis To Crisis — A Looming Cold War In Europe, A Brutal Islamic Caliphate In The Middle East And A Deadly Epidemic In West Africa.” “At a time when the Obama administration is lurching from crisis to crisis — a looming Cold War in Europe, a brutal Islamic caliphate in the Middle East and a deadly epidemic in West Africa — it is not surprising that long-term strategy would take a back seat. But it raises inevitable questions about the ability of the president and his hard-pressed national security team to manage and somehow get ahead of the daily onslaught of events.” (Mark Landler, “Obama Could Replace Aides Bruised By A Cascade Of Crises,” [The New York Times](#), 10/29/14)

- ***The Washington Post’s* Fred Hiatt: “Obama Thought He Could Engineer A Cautious, Modulated Retreat From U.S. Leadership. What We Have Gotten Is A Far More Dangerous World.”** (Fred Hiatt, Op-Ed, “Obama’s Foreign Policy Reveals The Effects Of Disengagement,” [The Washington Post](#), 7/27/14)
- **Former Defense Secretary Leon Panetta: “If Leadership Is Not There, Make No Mistake About It, We Will Govern By Crisis And Right Now We Largely Govern By Crisis.”** “He, like every featured speaker, save one, did not mention Obama by name Saturday night, but he did offer subtle criticism of his former boss. ‘In our democracy, we govern either by leadership or by crisis,’ Panetta said. ‘If leadership is not there, make no mistake about it, we will govern by crisis and right now we largely govern by crisis.’” (David Gutman, “Democrats Boost Tennant At Annual Dinner,” [The Charleston Gazette](#), 10/12/14)

Foreign Policy’s David Rothkopf: “Instead Of Launching Policies, They’re Launching Search-And-Destroy Missions Against Bad Press Releases.” “‘Instead of launching policies, they’re launching search-and-destroy missions against bad press releases,’ said David Rothkopf, editor of Foreign Policy magazine and a visiting scholar at the Carnegie Endowment for International Peace.” (Juliet Eilperin and David Nakamura, “When Things Go Wrong, Obama Increasingly Relies On His Inner Circle, Not His Cabinet,” [The Washington Post](#), 10/22/14)

“[O]bama’s Presidency Seems Overwhelmed By The Sense That Things Aren’t Quite Under Control Either Within The Administration Or Beyond It....” “If this feels familiar, it’s because that has been the go-to White House play for some time when bad news arrives—always unexpectedly—as Obama’s presidency seems overwhelmed by the sense that things aren’t quite under control either within the administration or beyond it, in places overseas such as Iraq and Ukraine.” (James Oliphant, “The Surprised President,” [National Journal](#), 10/20/14)

- **“The President And His Staff Have Seemed Flat-Footed, Reactive, Surprised, And At The Mercy Of Outside Events Rather Than In Command Of Them.”** (James Oliphant, “The Surprised President,” [National Journal](#), 10/20/14)

No Wonder Foreign Affairs Is Becoming A Worsening Issue For Democrats

Over The Last Few Months, A “Worsening Foreign Policy” Has Appeared To Be An Issue That “Looked Bound To Get Worse For Democrats, Not Better.” “Over the summer, worsening foreign policy was also an issue that looked bound to get worse for Democrats, not better. Presidential speeches and promises can only do so much in combating the reality of terrorists gaining ground in the Middle East and Russian President Vladimir Putin making a land grab in eastern Ukraine.” (Josh Kraushaar, “Running Against Obama, Republicans Positioned For Midterm Sweep,” [National Journal](#), 10/20/14)

- **“Foreign Policy Used To Be A Bright Spot In Americans’ Dimming Opinion Of President Barack Obama. Not Anymore.”** (Connie Cass and Jennifer Agiesta, “Poll: Foreign Policy No Longer Obama Strong Point,” [The Associated Press](#), 8/1/14)

Roll Call Headline: “Obama’s Foreign Policy Impacts 2014 Elections—Really” (Stuart Rothenberg, “Obama’s Foreign Policy Impacts 2014 Elections—Really,” [Roll Call](#), 4/22/14)

RENEWED COLD WAR TENSIONS IN EUROPE

“Far From The Reset Obama Sought With Russia, President Vladimir Putin Sought A New Balance Of Power Through Aggression In Ukraine.”

(Karen DeYoung and Dan Balz, “Obama Sets His Own Pace In A World Whirling With Crises,” [The Washington Post](#), 8/31/14)

- **The Washington Post’s Fred Hiatt: “When It Became Clear Putin Wasn’t Interested” In A Reset, There Again Was “No Strategic Response” From The U.S.** “For Russia, Obama offered Putin a ‘reset’ strategy of improved relations. But when it became clear that Putin wasn’t interested — that he wanted to re-create a Russian empire while blocking the achievement of a Europe whole and free — the West again had no strategic response.” (Fred Hiatt, Op-Ed, “Obama’s Foreign Policy Reveals The Effects Of Disengagement,” [The Washington Post](#), 7/27/14)

“[O]bama’s Presidency Seems Overwhelmed By The Sense That Things Aren’t Quite Under Control Either Within The Administration Or Beyond It, In Places Overseas Such As...Ukraine.” “If this feels familiar, it’s because that has been the go-to White House play for some time when bad news arrives—always unexpectedly—as Obama’s presidency seems overwhelmed by the sense that things aren’t quite under control either within the administration or beyond it, in places overseas such as Iraq and Ukraine.” (James Olyphant, “The Surprised President,” [National Journal](#), 10/20/14)

Right Now, It Looks Like Putin Is “Winning An Awful Lot Of Battles” And “The Obama Administration Seems Hard-Pressed To Stop Him.” “Russian President Vladimir Putin may end up losing the current war, but right now, it sure looks like he’s winning an awful lot of battles. And with very few good options, the Obama administration seems hard-pressed to stop him.” (Aaron David Miller, “A Poor Chapter In The History Books,” [Foreign Policy](#), 5/22/14)

- **“The Political Crisis In Ukraine And President Vladimir Putin’s Annexation Of Crimea Have Led To Tensions Between The United States And Russia That Are Reminiscent Of The Cold War.”** (Elise Labott, “Five Foreign Policy Headaches For Obama,” [CNN](#), 5/28/14)

CRISIS IN THE MIDDLE EAST

The Washington Post’s Eugene Robinson: “It’s Not Too Soon To State The Obvious: At This Point, The War Against The Islamic State Can Be Seen Only As Failing.” (Eugene Robinson, Op-Ed, “Our Failing War Against The Islamic State,” [The Washington Post](#), 10/13/14)

- **Democrat Strategist And Former Harry Reid Spokesman, Jim Manley: “[I]n No Way Shape Or Form Can Their Handling Of ISIS Be Defined As A Success.”** “‘In general, I support what the president is trying to do in the region right now, but in no way shape or form can their handling of ISIS be defined as a success,’ said Democratic strategist Jim Manley, who had previously served as a spokesman to Senate Majority Leader Harry Reid (D-Nev.).” (Amie Parnes, “Dems Question ISIS Strategy’s Success,” [The Hill](#), 10/16/14)

Foreign Policy’s David Rothkopf On Obama’s ISIS Strategy: “This Is A Formula For Keeping A Lid On A Problem, For Managing It—Not For Solving It.” (David Rothkopf, Op-Ed, “Leave It To Hillary,” [Foreign Policy](#), 10/2/14)

Council On Foreign Relations’ Leslie Gelb: We Have No Strategy In Syria. GELB: “As far as Syria itself is concerned, we do have no strategy. I think all of you touched on that point very well.” (Leslie Gelb, Committee On Foreign Relations, U.S. Senate, [Testimony](#), 10/31/13)

- **Gelb: “We Drew Red Lines And Then Didn’t Do Anything About Them.”** We drew red lines and then didn’t do anything about them, walked away from them. And now we’re in a position where it seems we’re just going to let this war drag on with terrible consequences that Fred Hof described and you know full well the horrors of it.” (Leslie Gelb, Committee On Foreign Relations, U.S. Senate, [Testimony](#), 10/31/13)
- **James Clapper, Director Of National Intelligence, Called The Syrian Crisis An “Apocalyptic Disaster.”** “Director of National Intelligence James R. Clapper Jr., in testimony before Congress on

Tuesday, called the war, which has killed more than 110,000 and displaced millions, an ‘apocalyptic disaster.’” (Anne Gearan, “Diplomacy Is Failing In Syria, Obama Acknowledges,” [The Washington Post](#), 2/11/14)

Obama Has Underestimated The Threat Of ISIS And Has Been “Too Cautious” In His Approach

FLASHBACK: Obama On Islamist Groups, January 2014: “The Analogy We Use Around Here Sometimes, And I Think Is Accurate, Is If A Jayvee Team Puts On Lakers Uniforms That Doesn’t Make Them Kobe Bryant.” “In the 2012 campaign, Obama spoke not only of killing Osama bin Laden; he also said that Al Qaeda had been ‘decimated.’ I pointed out that the flag of Al Qaeda is now flying in Falluja, in Iraq, and among various rebel factions in Syria; Al Qaeda has asserted a presence in parts of Africa, too. ‘The analogy we use around here sometimes, and I think is accurate, is if a jayvee team puts on Lakers uniforms that doesn’t make them Kobe Bryant,’ Obama said, resorting to an uncharacteristically flip analogy.” (David Remnick, “Going The Distance,” [The New Yorker](#), 1/27/14)

- ***The Wall Street Journal* Headline: “U.S. Underestimated Urgency Of Islamic State Threat In Iraq”** (Siobhan Gorman and Julian E. Barnes, “U.S. Underestimated Urgency Of Islamic State Threat In Iraq,” [The Wall Street Journal](#), 8/10/14)

The Washington Post’s David Ignatius: Obama’s ISIS-JV Analogy “Should Haunt Him.” WOLF BLITZER: “The President back in January, President Obama gave an interview to ‘*The New Yorker*’ magazine and was speaking about Al Qaeda’s, you know, organization, if you will. ISIS, these terrorists in Syria and Iraq and he seemed to down play how dangerous they were when he said, ‘the analogy we use around here sometimes, and I think is accurate, is if a jayvee team puts on Lakers uniforms that doesn’t make them Kobe Bryant.’ Junior varsity. That was the quote that the President said then, seems to be haunting him now.” DAVID IGNATIUS: “It should haunt him.” (CNN’s “The Situation Room With Wolf Blitzer,” 8/7/14)

Senate Intelligence Committee Chairman Dianne Feinstein (D-CA): Obama Has Been “Too Cautious” In Dealing With ISIS. ANDREA MITCHELL: “The fact is, they have been on the march now for months, if not years. So why does the President still say we don’t have a strategy yet. Doesn’t that project weakness from the White House?” DIANNE FEINSTEIN: “Well, I mean, I know what you want me to say. But I’m not going to say it in that sense. I think I’ve learned one thing about this president, and that is he’s very cautious. Maybe in this instance too cautious. I do know that the military, I know that the State Department, I know that others have been putting plans together. And so hopefully those plans will coalesce into a strategy that can encourage that coalition. From Arab nations, you know, Jordan is at jeopardy, Lebanon is at jeopardy, the UAA and other countries are in jeopardy. So, there is good reason for people to come together now and begin to approach this as the very real threat that it in fact is.” (NBC’s [“Meet The Press,”](#) 8/31/14)

This Summer, Obama Even Admitted He Lacked A Strategy To Combat ISIS

In August, Obama Admitted He Did “Not Yet Have A Strategy To Combat The Militant Islamic Group ISIS That Has Seized Large Chunks Of Iraq And Syria.” “President Obama admitted today that his administration does not yet have a strategy to combat the militant Islamic group ISIS that has seized large chunks of Iraq and Syria.” (John Parkinson and Erin Dooley, “President Obama Says ‘We Don’t Have A Strategy Yet’ To Bomb ISIS In Syria,” [ABC News](#), 8/28/14)

- **Obama On ISIS: “We Don’t Have A Strategy Yet.”** OBAMA: “But I don’t want to put the cart before the horse. We don’t have a strategy yet. I think what I’ve seen in some of the news reports suggests that folks are getting a little further ahead of where we’re at than we currently are. And I think that’s not just my assessment, but the assessment of our military as well. We need to make sure that we’ve got clear plans, that we’re developing them.” (Barack Obama, [Statement By The President](#), Washington, D.C., 8/28/14)

Obama Has “Dealt Himself A Significant Political Blow By Suggesting That His Policy On The Issue Is Adrift.” “President Barack Obama tried to get himself a bit more political space Thursday to make a decision about whether to expand the U.S military campaign against Islamic militants in Iraq and Syria, but in so doing he may have dealt himself a significant political blow by suggesting that his policy on the issue is adrift. ‘We don’t have a strategy yet,’ Obama said as he took questions from reporters in the White House briefing room.” (Josh Gerstein, “Obama’s ‘Strategy’ Misfire,” [Politico](#), 8/28/14)

- **“As With All Gaffes, The Worst Ones Are The Ones That Confirm People’s Pre-Existing Suspicions,” As Obama’s Strategy Comments Do.** “As with all gaffes, the worst ones are the ones that confirm people’s pre-existing suspicions or fit into an easy narrative. That’s why ‘47 percent’ stung Mitt Romney so much, and its why ‘don’t have a strategy’ hurts Obama today.” (Aaron Blake, “Why Obama’s ‘We Don’t Have A Strategy’ Gaffe Stings,” [The Washington Post](#), 8/29/14)

Even Obama’s Current And Former Defense Secretaries Have Voiced Concerns Over His Approach To Syria

According To A Senior U.S. Official, Defense Secretary Chuck Hagel Wrote A “Very Blunt Memo” To National Security Advisor Susan Rice, Which Expressed A “Concern About Overall Syria Strategy.” “Earlier this month, while on an trip to Latin America to discuss climate change, Defense Secretary Chuck Hagel sat down and wrote a highly private, and very blunt memo to National Security Advisor Susan Rice about U.S. policy toward Syria. It was a detailed analysis, crafted directly by Hagel ‘expressing concern about overall Syria strategy,’ a senior U.S. official tells CNN.” (Barbara Starr, “Hagel Wrote Memo To White House Criticizing Syria Strategy,” [CNN](#), 10/30/14)

- **CNN Headline: “Hagel Wrote Memo To White House Criticizing Syria Strategy”** (Barbara Starr, “Hagel Wrote Memo To White House Criticizing Syria Strategy,” [CNN](#), 10/30/14)

Former Defense Secretary Leon Panetta: Obama’s Failure To Enforce His Red Line Was “A Blow To American Credibility” And “Sent The Wrong Message To The World.” “The result, I felt, was a blow to American credibility. When the president as commander in chief draws a red line, it is critical that he act if the line is crossed. The power of the United States rests on its word, and clear signals are important both to deter adventurism and to reassure allies that we can be counted on. Assad’s action clearly defied President Obama’s warning; by failing to respond, it sent the wrong message to the world.” (Leon Panetta and Jim Newton, *Worthy Fights*, 2014)

- **Panetta Said Obama “Should Have Been More Aggressive” In Aiding The Syrian Opposition, Which “Would Have Hindered ISIS’ Rapid Expansion Of Its Reach And Deadly Influence.”** “Panetta also said that the President should have been more aggressive in aiding Syrian opposition fighters two years ago. He said that would have hindered ISIS’ rapid expansion of its reach and deadly influence. ‘The real key was, how can we develop a leadership group among the opposition that would be able to take control? And my view was to have leverage to do that, we would have to provide the weapons and the training in order for them to really be willing to work with us in that effort,’ he said.” (Leigh Ann Caldwell, “Leon Panetta: Should Have Armed Syrian Rebels Sooner,” [CNN](#), 9/22/14)

Former Defense Secretary Robert Gates: “Well I Think First Of All, It Was A Serious Mistake To Draw A Red Line. I Always Used To Say To Presidents, ‘If You Cock The Pistol, You Gotta Be Willing To Fire It.’” (Full Interview With Robert Gates, [The Wall Street Journal](#), 1/15/14)

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