



# A Deadline Not Set In Stone

***As ObamaCare's Original Enrollment Period Comes To An End, The Numbers Aren't Good For Obama***

**Today Marks The Original Enrollment Deadline For People To Sign Up For Health Coverage On The ObamaCare Exchange.** "Federal health officials say March 31 is still the deadline for enrolling in health coverage and that they're only making sure anyone who tried to apply by the deadline can get coverage." (Jason Millman, "Everything We Know About How ObamaCare's March 31 Deadline Works," [The Washington Post](#), 3/26/14)

***But The Obama Administration Has Extended The Deadline To Whenever***

**The Obama Administration Will Push Back The ObamaCare Enrollment Deadline To Sometime In Mid-April.** "The Obama administration has decided to give extra time to Americans who say that they are unable to enroll in health-care plans through the federal insurance marketplace by the March 31 deadline." (Amy Goldstein, "Obama Administration Will Allow More Time To Enroll In Health Care On Federal Marketplace," [The Washington Post](#), 3/25/14)

- **The Enrollment Extension "Will Not Be Restricted" To Those Who Waited Until The March 31 Deadline To Try To Enroll.** "The extra time will not be restricted, though, to people who wait until the last minute to try to sign up. Although no one will be asked why they need an extension, the idea is to help people whose applications have gotten held up because of the Web site's technical problems — or who haven't been able to get the system to calculate subsidies to help them pay for coverage." (Amy Goldstein, "Obama Administration Will Allow More Time To Enroll In Health Care On Federal Marketplace," [The Washington Post](#), 3/25/14)

## OBAMACARE'S PROGRESS ISN'T AS GOOD AS THE OBAMA ADMINISTRATION CLAIMS

**Last Week, The Obama Administration Claimed "That More Than 6 Million Americans" Enrolled For Coverage Through The ObamaCare Exchange.** "The White House said Thursday that more than 6 million Americans have signed up for private health coverage through state and federal exchanges since they opened in October. The number—released just days ahead of the March 31 deadline for most people to enroll for this year—surpasses the nonpartisan Congressional Budget Office's revised estimate of 6 million people who would enroll in private health plans for 2014." (Carol E. Lee, "Health-Law Signups Top 6 Million, White House Says," [The Wall Street Journal](#), 3/27/14)

***The Uninsured Are Not Flocking To Sign Up For ObamaCare***

**"The New Health Insurance Marketplaces Appear To Be Making Little Headway So Far In Signing Up Americans Who Lack Health Insurance, The Affordable Care Act's Central Goal."** (Amy Goldstein, "Health Insurance Marketplaces Signing Up Few Uninsured Americans, Survey Says," [The Washington Post](#), 3/6/14)

**Consulting Firm McKinsey & Co. Found “That Just One In 10 Uninsured People Who Qualify For Private Health Plans” Actually Signed Up.** “A pair of surveys released on Thursday suggest that just one in 10 uninsured people who qualify for private health plans through the new marketplace have signed up for one — and that about half of uninsured adults has looked for information on the online exchanges or plans to look.” (Amy Goldstein, “Health Insurance Marketplaces Signing Up Few Uninsured Americans, Survey Says,” [The Washington Post](#), 3/6/14)

- **Of All Respondents That Had Enrolled, Only One-Fourth Of Enrollees Noted That They Were Previously Uninsured.** “One of the surveys, by the consulting firm McKinsey & Co., shows that, of people who had signed up for coverage through the marketplaces by last month, just one-fourth described themselves as having been without insurance for most of the past year.” (Amy Goldstein, “Health Insurance Marketplaces Signing Up Few Uninsured Americans, Survey Says,” [The Washington Post](#), 3/6/14)
- **Of The Previously Uninsured That Enrolled, “Just Over Half” Had Started To Pay Their Premiums.** “And, the survey show, that just over half of uninsured people said they had started to pay, compared with nearly nine in 10 of those signing up on the exchanges who said they were simply switching from one health plan to another.” (Amy Goldstein, “Health Insurance Marketplaces Signing Up Few Uninsured Americans, Survey Says,” [The Washington Post](#), 3/6/14)

### ***Many ObamaCare Enrollees Have Not Fully Enrolled In A Health Care Plan***

**The Obama Administration’s Numbers Only Reflect The Number Of People That Have Selected A Health Care Plan, Not People Who Have Actually Paid.** “As always, there are a few important caveats to the latest enrollment report. These are not final enrollment numbers. They reflect the number of people who have selected an insurance plan—not the number who have actually paid their first premium, and enrollees aren’t covered until they make that payment. Insurers have estimated that about 70 to 80 percent of their customers paid their first premium, which would put actual enrollment closer to 3 or 3.5 million. (Sam Baker, “ObamaCare Missed February Enrollment Target,” [National Journal](#), 3/11/14)

- **The Numbers Are Just Plan Selections.** “The HHS numbers reported today are just plan selections, however, and not official enrollments. HHS says it still doesn’t know how many people have paid the first month’s premium, the final step in completing enrollment. Major insurers and news reports suggest about 20 percent of those signing up in exchange plans haven’t paid premiums.” (Jason Millman, “ObamaCare Enrollment Drops Off In February,” [The Washington Post’s WonkBlog](#), 3/11/14)

**As The Obama Administration Says That Millions Of Americans Have Enrolled In A Plan, Insurers Have Told *Politico* That 15 To 20 Percent Have Not Made Their First Premiums Payment.** “The latest administration figures show that 4.2 million people have selected health plans in the new insurance markets. Insurance industry officials at four of the big national health plans tell POLITICO that about 15 to 20 percent of people who have signed up have not yet paid their first monthly premium — the final step to get coverage.” (Kyle Cheney, “So How Many Have Paid ACA Premiums?” [Politico](#), 3/13/14)

- **According To Aetna And Health Care Services Corp., 20 Percent Of Their ObamaCare Customers Have Not Paid.** “Aetna and Health Care Services Corp., two of the country’s largest insurers, told POLITICO that through February, about 80 percent of their exchange customers had paid.” (Kyle Cheney, “So How Many Have Paid ACA Premiums?” [Politico](#), 3/13/14)
- **WellPoint And Blue Shield Of California Claim That 15 Percent Have Not Paid.** “Officials from WellPoint and Blue Shield of California said about 85 percent of subscribers had submitted premiums.” (Kyle Cheney, “So How Many Have Paid ACA Premiums?” [Politico](#), 3/13/14)

## FOR OBAMACARE ENROLLEES, PREMIUMS ARE SET TO “SKYROCKET”

**Health Industry Officials Expect “ObamaCare-Related Premiums” To Double Across The Country Before The 2015 Enrollment Period.** “Health industry officials say ObamaCare-related premiums will double in some parts of the country, countering claims recently made by the administration. The expected rate hikes will be announced in the coming months amid an intense election year, when control of the Senate is up for grabs. The sticker shock would likely bolster the GOP’s prospects in November and hamper ObamaCare insurance enrollment efforts in 2015.” (Elise Viebeck, “O-Care Premiums About To Skyrocket,” [The Hill’s Health Watch](#), 3/19/14)

**Bill Hoagland, Sr. Vice President At The Bipartisan Policy Center: “These [Premium] Increases Will Be Significant.”** “‘My gut tells me that, for some people, these increases will be significant,’ said Bill Hoagland, a former executive at Cigna and current senior vice president at the Bipartisan Policy Center.” (Elise Viebeck, “O-Care Premiums About To Skyrocket,” [The Hill’s Health Watch](#), 3/19/14)

- **Some States Will See Premiums Increase By “As Much As 30 Percent.”** “Industry officials and independent analysts say the lack of hard data will mean huge variations in premiums, with increases ranging from the high single-digit percentages in some states to as much as 30 percent in others.” (David Morgan and Caroline Hunter, “Insurers See Double-Digit ObamaCare Price Rises In Many States Next Year,” [Reuters](#), 3/21/14)

**CEO Of The Cleveland Clinic, Dr. Toby Consgrove: “Out Of People That Have Signed Up, About Three Quarters Will Find Premiums Higher Than Previously With Other Insurance.”** ([Fox News Sunday](#), 3/30/14)

## AND EVEN OBAMACARE’S TAX PENALTY ISN’T AS ADVERTISED

**People Who Don’t Sign Up For Health Coverage Will Face A Penalty Of \$95 Or Up To 1 Percent Of Their Income.** “With some exceptions, people who do not sign up for insurance by the March 31 deadline face financial penalties of up to 1 percent of their yearly household income, or \$95 a person, whichever amount is higher.” (Reed Abelson and Katie Thomas, “Deadline Nearing, Health Insurers Make a Final Push to Sign People Up,” [The New York Times](#), 3/24/14)

### *Americans Are Being Misled On How Much They’ll Be Forced To Pay For ObamaCare’s Tax Penalty*

**As The Obama Administration Threatens People With A \$95 Penalty, People Are Being Misled About How Much They Will Pay.** “CMS not only is now talking about the penalty, but also it isn’t mentioning that it starts at \$95. It’s become clear in recent weeks that people tend to see \$95 as the amount they would have to pay, rather than 1% of their income above the tax filing threshold, which is often more.” (Louise Radnofsky, “Administration Starts Warning Of Penalties For Those Without Health Coverage,” [The Wall Street Journal](#), 3/27/14)

**The Independent Tax Policy Center Found That ObamaCare’s Individual Mandate Will Cost More Than \$95 For Many Americans.** “For many individuals and families, the penalty for not having health-insurance coverage will run a lot higher than the \$95 figure often cited — and it could run into the five figures in some cases. That’s according to the Tax Policy Center, which has just rolled out a tax penalty calculator — the ACA Tax Penalty Calculator. The calculator helps people figure out how large their tax penalty will be if they fail to obtain required health-insurance coverage.” (John D. McKinnon, “ObamaCare Penalty To Exceed \$95 For Many Americans,” [The Wall Street Journal’s Washington Wire](#), 3/6/14)

- **The Tax Policy Center: “Is Almost Always More Than The \$95 That News Stories Frequently Cite.”** “The deadline for obtaining health insurance to avoid the penalty is March 31. According to the Tax Policy Center, the penalty is ‘almost always more than the \$95 that news stories frequently cite.’” (John D. McKinnon, “ObamaCare Penalty To Exceed \$95 For Many Americans,” [The Wall Street Journal’s Washington Wire](#), 3/6/14)

**An Individual Earning \$370,000 A Year Would Be Subjected To A \$3,600 Tax.** “The Tax Policy Center – a joint venture of the left-leaning Brookings Institution and the Urban Institute – created the calculator to help people figure out their actual penalty. For a single person, the penalty could be as much as \$3,600, if they had adjusted gross income, subject to certain tweaks, of \$370,000 or more. For a family with income over \$1 million, the penalty could top \$10,000 in the first year.” (John D. McKinnon, “ObamaCare Penalty To Exceed \$95 For Many Americans,” [The Wall Street Journal’s Washington Wire](#), 3/6/14)

**The Penalty For A Family Of Four Making \$50,000 A Year Would Be \$300 And \$800 For A Family Earning \$100,000.** “In a more common case — a married couple with two kids making \$50,000 a year on the adjusted basis — the penalty for not having insurance could run about \$300 a year. The same couple making \$100,000 a year on this basis could be subject to a fine of about \$800.” (John D. McKinnon, “ObamaCare Penalty To Exceed \$95 For Many Americans,” [The Wall Street Journal’s Washington Wire](#), 3/6/14)

### ***ObamaCare And The Individual Mandate Remain Incredibly Unpopular***

**“Public Support For President Barack Obama's Health Care Law Is Languishing At Its Lowest Level Since Passage Of The Landmark Legislation Four Years Ago, According To A New Poll.”** (Ricardo Alonso-Zaldivar and Dennis Junius, “Poll: Obama Health Law Fails to Gain Support,” [The Associated Press](#), 3/28/14)

- **“The Associated Press-Gfk Survey Finds That 26 Percent Of Americans Support The Affordable Care Act.”** (Ricardo Alonso-Zaldivar and Dennis Junius, “Poll: Obama Health Law Fails to Gain Support,” [The Associated Press](#), 3/28/14)

**64 Percent Of Likely Voters Oppose ObamaCare’s Individual Mandate.** ([The Morning Consult](#), 1,964 LV, MoE 2%, 12/15-18/13)

- **47 Percent Of Likely Voters Say That ObamaCare’s Individual Mandate Should Be Repealed While 25 Percent Said The Mandate Should Be Delayed.** ([The Morning Consult](#), 1,964 LV, MoE 2%, 12/15-18/13)