



Another Wave Of ObamaCare Cancellations

Americans Can't Get An ObamaCare Reprieve On Health Plan Cancellations

MORE HEALTH PLAN CANCELLATIONS ARE COMING THANKS TO THE OBAMA ADMINISTRATION

Another Wave Of Health Insurance Plan Cancellations Are On The Horizon As The Obama Administration Attempts To Get Rid Of Fixed Benefit Health Plans. “The Obama administration is quietly trying to stamp out some of the skimpiest health plans, a decision that industry officials say could trigger yet another wave of cancellation notices. The administration is targeting a type of coverage called fixed benefit or indemnity insurance, which give patients a fixed sum of money whenever they visit the doctor or land in a hospital.” (Sarah Kliff, “If You Like Your Health Plan, You Might Lose It. Again,” [Vox](#), 4/24/14)

- **General Counsel At US Health Group: “We’re Going To Have Another Public Outcry About, ‘If You Like Your Health Plan, You Can Keep It.’”** “We’re going to have another public outcry about, ‘if you like your health plan, you can keep it,’ says Pat O’Neill, general counsel at US Health Group, which sells fixed-benefit plans. ‘Not as long as its fixed benefit, you can’t.’” (Sarah Kliff, “If You Like Your Health Plan, You Might Lose It. Again,” [Vox](#), 4/24/14)

New ObamaCare Regulations Would Make The “Less Expensive” Fixed Benefit Plans Illegal, Forcing People Into More Expensive Health Plans. “These plans are less expensive than regular medical insurance because they are less robust. And new federal regulations would make it illegal for insurers to sell these plans as stand-alone insurance coverage. Instead, the Obama administration only wants to allow people to buy fixed-benefit plans as supplemental insurance to a more comprehensive medical plan.” (Sarah Kliff, “If You Like Your Health Plan, You Might Lose It. Again,” [Vox](#), 4/24/14)

People With Fixed Benefit Plans Are Already Facing The Individual Mandate Penalty And Now Will Have Fewer Choices

Americans With Fixed Benefit Health Plans Were Already Subject To The Individual Mandate And Bought A Plan “As A Stopgap.” “It’s worth being clear that even now a fixed-benefit plan doesn’t satisfy the individual mandate. The new rule would mainly affect people who had chosen to pay the individual mandate, or who were exempt from the mandate, and who bought a fixed-benefit plan as a stopgap. The

Obama administration is saying that they can't do that unless they also buy a more comprehensive plan.” (Sarah Kliff, “If You Like Your Health Plan, You Might Lose It. Again,” [Vox](#), 4/24/14)

- **“Industry Sources Guess It Could Be Anywhere From In The Hundreds Of Thousands To Millions.”** (Sarah Kliff, “If You Like Your Health Plan, You Might Lose It. Again,” [Vox](#), 4/24/14)

The National Association Of Insurance Consumers: ObamaCare Regulations Will Eliminate Coverage For People Choosing Between Health Plans And Changing Jobs. “The National Association of Insurance Commissioners, which represents state regulators, sent a letter to the Obama administration raising this type of issue. ‘This type of coverage may fill a need for certain consumers,’ the group wrote. ‘It can provide a bridge for those individuals who did not purchase coverage during the open enrollment period and are not eligible for a special enrollment period, or a bridge between coverages when changing jobs. Under the proposed rule, these options would be eliminated.’” (Sarah Kliff, “If You Like Your Health Plan, You Might Lose It. Again,” [Vox](#), 4/24/14)

SMALL BUSINESSES ARE ALSO SET TO BE SERVED WITH HEALTH PLAN CANCELLATION NOTICES BEFORE THE ELECTION

Many Small Businesses Will Be Receiving Cancellation Letters In October 2014, Right Before The November Midterm Elections. “While some cancellation notices already have gone out, insurers say the bulk of the letters will be sent in October, shortly before the next open-enrollment period begins. The timing – right before the midterm elections – could be difficult for Democrats who are already fending off Republican attacks about the Affordable Care Act and its troubled rollout.” (Ariana Eunjung Cha, “Second Wave Of Health-Insurance Disruption Affects Small Businesses,” [The Washington Post](#), 1/11/14)

- **The Department Of Health And Human Services Estimated That 80 Percent Of Small Business Health Plans Will Be Cancelled, Affecting As Many As 46 Million Americans.** “An estimated 18 million to 24 million people in the United States have insurance through employers with fewer than 50 workers, and about 40 million have coverage through firms with fewer than 100 workers. The Department of Health and Human Services estimated in 2010 that up to 80 percent of small-group plans, defined as having fewer than 100 workers, could be discontinued by the end of 2013. But many small employers bought themselves extra time by renewing policies early through the end of 2014.” (Ariana Eunjung Cha, “Second Wave Of Health-Insurance Disruption Affects Small Businesses,” [The Washington Post](#), 1/11/14)

The Cancellation Letters Will Leave “Some Small-Business Owners Confused And Disillusioned” About ObamaCare. “Still, the changes being made by the insurance industry are leaving some small-business owners confused and disillusioned about the law – whether it is directly to blame for the changes or not.” (Ariana Eunjung Cha, “Second Wave Of Health-Insurance Disruption Affects Small Businesses,” [The Washington Post](#), 1/11/14)

- **The Owner Of A Pittsburgh Trucking Company Has Already Been Notified By His Insurer That His Employer Health Plan Will Soon Be Terminated And Premiums Could Be 40 Percent Higher.** “Stephen Lohman, owner of Allegheny Plant Services, a trucking company in Pittsburgh, said the Aetna PPO plan he offers his 38 employees will be discontinued at the end of this year. He said he has been offered a new Aetna policy with premiums that are 40 percent higher, and that other insurers’ rates are similar. ‘We were very surprised,’ he said, adding that it is ‘important to me personally’ to offer insurance to his employees, but he is not sure he can afford the premium increase.” (Ariana Eunjung Cha, “Second Wave Of Health-Insurance Disruption Affects Small Businesses,” [The Washington Post](#), 1/11/14)

States Are Already Reporting Small Business Health Plan Disruptions

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In New Jersey, “650,000 People With Small-Group Coverage Have Had Their Plans Disrupted.” “In New Jersey, the state’s association of health plans says 650,000 people with small-group coverage have had their plans disrupted.” (Ariana Eunjung Cha, “Second Wave Of Health-Insurance Disruption Affects Small Businesses,” [The Washington Post](#), 1/11/14)

“In Colorado, Regulators Said Small-Group Plans Covering 143,000 People Are Being Discontinued In 2014.” (Ariana Eunjung Cha, “Second Wave Of Health-Insurance Disruption Affects Small Businesses,” [The Washington Post](#), 1/11/14)

In New Hampshire, Up To 70,000 People That Receive Their Health Coverage Through A Small Employer Are Being Moved Into A Different Plan. “In New Hampshire, the state’s largest insurer, Anthem Blue Cross Blue Shield, is moving all of those in its small-group plan – 60,000 to 70, 000 people – to plans that are similar to those sold on the marketplace created by the health-care law.” (Ariana Eunjung Cha, “Second Wave Of Health-Insurance Disruption Affects Small Businesses,” [The Washington Post](#), 1/11/14)