



Back To ObamaCare's Future

Early Reports Indicate ObamaCare's Future Looks Even Worse Than Its Past

Obama, Last Week: "At This Point, Enough People Are Signing Up That The Affordable Care Act Is Going To Work." "In a sit-down interview with WebMD posted Friday, the president dismissed any concern that people resisting the law could somehow keep it from functioning. 'At this point, enough people are signing up that the Affordable Care Act is going to work, the insurance companies will continue to offer plans,' he said, pointing to the administration's recent report indicating about 4.2 million people had signed up through February. 'It will be a larger number than that by the end of March.'" (Kyle Cheney, "Obama: Health Care Law Has Enough Customers To Work," [Politico](#), 3/14/14)

BUT EARLY REPORTS INDICATE PEOPLE WILL FACE HIGHER PREMIUMS AND THEY ARE ALREADY LOSING ACCESS TO CARE

The Obama Administration Needs Young People To Enroll To Keep Costs Down But That Isn't Happening

ObamaCare's Success Hinges On Young People Enrolling To Offset The Costs Of Covering People With Preexisting Conditions. "Because the health care law prevents insurers from charging sick people higher premiums, the participation of healthy young people is needed to offset the cost of covering policyholders with preexisting conditions." (David Morgan and Caroline Hunter, "Insurers See Double-Digit ObamaCare Price Rises In Many States Next Year," [Reuters](#), 3/21/14)

- **The Obama Administration Was Hoping That Millennials Would Make Up 40 Percent Of ObamaCare Enrollees.** "The White House has previously asserted that if enrollment reached 7 million, Millennials would need to make up 40 percent to keep insurance prices from rising." (Matthew Larotonda, "ObamaCare Enrollment Over 4 Million, Still Missing Critical Millennials," [ABC News](#), 3/11/14)

So Far, Millennials Aren't Enrolling In ObamaCare As The Obama Administration Had Hoped. "Less than three weeks remain in the open enrollment period for the healthcare insurance marketplace commonly known as ObamaCare, but according to new statistics from the administration today a critical age group still isn't turning out in needed numbers." (Matthew Larotonda, "ObamaCare Enrollment Over 4 Million, Still Missing Critical Millennials," [ABC News](#), 3/11/14)

- **According To The Most Recent HHS Report, Only 24 Percent Of ObamaCare Enrollees Were Young Adults.** "Young adults made up 24 percent of all new sign-ups—unchanged from last month. Administration officials initially set a target of roughly 38 percent, but have since said that even holding steady at about 25 percent is good enough." (Sam Baker, "ObamaCare Missed February Enrollment

Target," [National Journal](#), 3/11/14)

- **"But Persons Aged 18-34 Represent Only A Quarter Of The Enrolled, Down Two Points From A Month Ago."** (Matthew Larotonda, "ObamaCare Enrollment Over 4 Million, Still Missing Critical Millennials," [ABC News](#), 3/11/14)

Health Officials And Government Actuaries Are Expecting Premiums To "Skyrocket"

As Young Enrollees Remain Elusive To ObamaCare, Health Care Premiums Are Expected To Increase. "Premiums will depend largely on who signs up for coverage under the law—how many healthy consumers are in the mix to balance out the costs of guaranteeing coverage to people with preexisting conditions. At the end of February, young adults made up 24 percent of enrollees. That's enough to avoid the dreaded insurance 'death spiral,' but could still lead to smaller premium increases next year, according to the Kaiser Family Foundation." (Sam Stein, "ObamaCare Missed February Enrollment Target," [National Journal](#), 3/11/14)

- **HHS Secretary Kathleen Sebelius Has Acknowledged That Premiums Will Increase.** "I think premiums are likely to go up, but go up at a smaller pace than what we've seen since 2010,' Sebelius said in response to a question from Rep. Erik Paulsen (R-Minn.)." (Jonathan Easley, "Premiums Will Rise In 2015, Says Sebelius," [The Hill's Health Watch](#), 3/12/14)
- **"Government Actuaries Predict An 8 Percent Increase In Overall Net Insurance Costs Next Year."** (David Morgan and Caroline Hunter, "Insurers See Double-Digit ObamaCare Price Rises In Many States Next Year," [Reuters](#), 3/21/14)

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)

- **The President Of WellPoint: "Rate Increases ... Will Probably Be In Double Digit Plus."** "Looking at the rate increases on a year-over-year basis on our exchanges, and it will vary by carrier, but all of them will probably be in double digit plus,' Ken Goulet, president of WellPoint's commercial business, told investors in New York on Friday." (David Morgan and Caroline Hunter, "Insurers See Double-Digit ObamaCare Price Rises In Many States Next Year," [Reuters](#), 3/21/14)
- **Another Official Expects Rates At The Insurance Company He Works For To Triple.** "The insurance official, who hails from a populous swing state, said his company expects to triple its rates next year on the ObamaCare exchange." (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)

- **In Iowa, “Rates Are Expected To Rise 100 Percent” On The ObamaCare Exchange While Employer Sponsored Coverage Rates Are Set To Double.** “In Iowa, which hosts the first presidential caucus in the nation and has a competitive Senate race this year, rates are expected to rise 100 percent on the exchange and by double digits on the larger, employer-based market, according to a recent article in the Business Record.” (Elise Viebeck, “O-Care Premiums About To Skyrocket,” [The Hill’s Health Watch](#), 3/19/14)

AMERICANS THAT HAVE ENROLLED IN OBAMACARE WILL STRUGGLE TO FIND A DOCTOR

People That Enrolled In ObamaCare Continue To Find Out That Their Plan No Longer Covers Their Doctor. “Like Durham, many Americans who’ve enrolled on the ObamaCare exchanges are realizing they have access to a relatively limited set of doctors and hospitals. In many areas, the largest hospitals are not participating and many doctors are not accepting the coverage.” (Tami Luhby, “Got ObamaCare, Can’t Find Doctors,” [CNN Money](#), 3/19/14)

- **Some People Have Also Found That Local Doctors That Accept Their Plan Aren’t Taking On New Patients.** “But others are dismayed that their current doctors aren’t in the plans or that they can’t go to the ones they think are best for them. Still, others say there are local doctors listed in their networks, but they can’t get appointments or the providers aren’t accepting new patients.” (Tami Luhby, “Got ObamaCare, Can’t Find Doctors,” [CNN Money](#), 3/19/14)

After Signing Up For Coverage, A Woman Had Trouble Finding A Specialist After Four Specialists Refused To Accept Her Plan Purchased On The California Exchange. “Maria Berumen, a tax preparer in Downey, was uninsured for years because of preexisting conditions. The 53-year-old was thrilled to find coverage for herself and her husband for \$148 a month after qualifying for a big government subsidy. She jumped at the chance in early January to visit a primary-care doctor for long-running numbness in her arm and shoulder as a result of bone spurs on her spine. The doctor referred her to a specialist, and problems ensued. At least four doctors wouldn’t accept her health plan — even though the state exchange website and her insurer, Health Net Inc., list them as part of her HMO network.” (Chad Terhune, “ObamaCare Enrollees Hit Snags At Doctor’s Offices,” [Los Angeles Times](#), 2/4/14)

- **The Woman Called Her Health Plan’s Provider Network “A Phantom Network.”** “‘It’s a phantom network,’ Berumen said.” (Chad Terhune, “ObamaCare Enrollees Hit Snags At Doctor’s Offices,” [Los Angeles Times](#), 2/4/14)

After Enrolling In A Covered California Plan That Offered A Large Provider Network, A Man Found Out That He Could No Longer Access His Family’s Orthopedic Surgeon. “Scott Marshutz of Dana Point said he picked a Blue Shield PPO plan in the exchange so he and his wife would have greater choice of doctors. But when he booked an appointment recently with his orthopedic surgeon, the doctor’s office said it wasn’t taking Covered California plans.” (Chad Terhune, “ObamaCare Enrollees Hit Snags At Doctor’s Offices,” [Los Angeles Times](#), 2/4/14)

ObamaCare Enrollees Are Unable To Access Nationally-Recognized Cancer Centers

For ObamaCare Enrollees, “Some Of America’s Best Cancer Hospitals Are Off-Limits.” “Some of America’s best cancer hospitals are off-limits to many of the people now signing up for coverage under the nation’s new health care program.” (Ricardo Alonso-Zaldivar, “Concerns About Cancer Centers Under Health Law,” [The Associated Press](#), 3/18/14)

- **“Those Patients May Not Be Able Get The Most Advanced Treatment, Including Clinical**

Trials Of New Medications.” (Ricardo Alonso-Zaldivar, “Concerns About Cancer Centers Under Health Law,” [The Associated Press](#), 3/18/14)

A Survey Conducted By *The Associated Press* Found That “Only Four Of The 19 Nationally Recognized Comprehensive Cancer Centers ... Said Patients Have Access Through All The Insurance Companies In Their State’s Exchanges.” “An Associated Press survey found examples coast to coast. Seattle Cancer Care Alliance is excluded by five out of eight insurers in Washington's insurance exchange. MD Anderson Cancer Center says it's in less than half of the plans in the Houston area. Memorial Sloan-Kettering is included by two of nine insurers in New York City and has out-of-network agreements with two more. In all, only four of 19 nationally recognized comprehensive cancer centers that responded to AP's survey said patients have access through all the insurance companies in their states' exchanges.” (Ricardo Alonso-Zaldivar, “Concerns About Cancer Centers Under Health Law,” [The Associated Press](#), 3/18/14)