



The Ghost Of Paychecks Past

On The 10th Day Of ObamaCare, Democrats Gave To Me ... Lots Of Paychecks Shrinking

WORKERS ARE SEEING THEIR PAYCHECKS "SLICED OFF" DUE TO OBAMACARE

"Workers Are Seeing A Larger Portion Of Their Paycheck Sliced Off" Due To Higher Health Care Premiums. "That means that in many cases workers are seeing a larger portion of their paycheck sliced off to cover health insurance." (Tom Murphy, "Health Insurance Costs Outpace Wage Gains, Survey Says," [The Associated Press](#), 8/20/13)

- **FLASHBACK: In 2009, Obama Promised That ObamaCare Would "Save A Typical Family An Average Of \$2,500."** OBAMA: "Their efforts will help us take the next and most important step, comprehensive health care reform, so that we can do what I pledged to do as a candidate and save a typical family an average of \$2,500 on their health care costs in the coming years." (President Barack Obama, [Remarks On Health Care Reform](#), Washington, D.C., 5/11/09)
- **FLASHBACK: Obama: "This Law Will Lower Premiums."** (President Obama, [Remarks At The 2011 Families USA Health Action Conference](#), Washington, D.C., 1/28/11)

For 2013, Employer-Sponsored Health Care Costs "Outpaced Worker Wage Increases." "An annual survey shows that the average cost for employer-sponsored health insurance rose modestly this year, but it still outpaced worker wage increases." ("Health Insurance Costs Outpace Wage Gains, Survey Says," [The Associated Press](#), 8/20/13)

"Average Premiums Increased 5% For Single Coverage And 4% For Family Coverage In The Last Year." ("Employer Health Benefits; 2013 Annual Survey," [The Kaiser Family Foundation](#), 8/20/13)

- **"But This Year's Increases Lap A 1.8 Percent Rise In Worker Wages Over The Same Period."** ("Health Insurance Costs Outpace Wage Gains, Survey Says," [The Associated Press](#), 8/20/13)

"The Average Premium For Family Coverage Is \$1,363 Per Month Or \$16,351 Per Year." ("Employer Health Benefits; 2013 Annual Survey," [The Kaiser Family Foundation](#), 8/20/13)

- **Under Obama, The Average Cost Of Family Health Care Premiums Has Increased By \$3,671 From \$12,680 To \$16,351, A 29 Percent Increase.** ("Employer Health Benefits; 2013 Annual Survey," [The Kaiser Family Foundation](#), 8/20/13)

"The Average Premium For Single Coverage In 2013 Is \$490 Per Month Or \$5,884 Per Year." ("Employer Health Benefits; 2013 Annual Survey," [The Kaiser Family Foundation](#), 8/20/13)

- **Under Obama, The Average Cost Of Single Coverage Premiums Has Increased By \$1,180, From \$4,704 To \$5,884, A 25 Percent Increase.** ("Employer Health Benefits; 2013 Annual Survey," [The Kaiser Family](#)

[Foundation](#), 8/20/13)

SHRINKING PAYCHECKS ARE THE NEW NORM UNDER OBAMACARE

Workers Will Shoulder More Of Their Health Care Costs

ObamaCare Mandates And Rising Costs Are “Prompting Companies To Raise Workers’ Premium Contributions, Steer Them Toward High-Deductible Plans And Charge Them More To Cover Family Members.” “Companies are bracing for an influx of participants in their insurance plans due to the health-care overhaul, adding to pressure to shift more of the cost of coverage to employees. Many employers are betting that the Affordable Care Act’s requirement that all Americans have health insurance starting in 2014 will bring more people into their plans who have previously opted out. That, along with other rising expenses, is prompting companies to raise workers’ premium contributions, steer them toward high-deductible plans and charge them more to cover family members.” (Theo Francis, “Companies Prepare To Pass More Health Costs To Workers,” [The Wall Street Journal](#), 11/24/13)

According To An Aon Hewitt Study, Since ObamaCare Was Passed In 2010, Employee Out-Of-Pocket Costs At Large Companies Have Increased 41 Percent, From \$1,588 In 2010 To \$2,239 In 2013. (Bruce Jaspen, “In 2014, Workers’ Share Of Health Costs Nearly \$5,000 At Large Companies,” [Forbes](#), 10/17/13)

- **In 2014, Aon Hewitt Projects That Employee Out-Of-Pocket Costs Will Have Increased 55 Percent Since ObamaCare Was Signed Into Law.** (Bruce Jaspen, “In 2014, Workers’ Share Of Health Costs Nearly \$5,000 At Large Companies,” [Forbes](#), 10/17/13)

ObamaCare Is Forcing Employers To Cut Hours Or Cut Jobs, Resulting In A Smaller Paycheck Or No Paycheck At All

Employers Burdened By ObamaCare Are Laying Off Employees. “Across the country, employers in many other kinds of businesses are devising strategies to comply with or, in some cases, sidestep a new requirement to provide insurance for those who work 30 hours or more. Some are breaking their businesses into smaller companies, for instance, or even laying off workers. Some companies plan to shift workers to part-time status.” (Sarah Varney, “Tacking Health Care Costs Onto California Farm Produce,” [The New York Times](#), 8/21/13)

Many “Employers Around The Country Are Reducing Employee Hours Because They Can’t Afford ObamaCare. “Employers around the country, from fast-food franchises to colleges, have told NBC News that they will be cutting workers’ hours below 30 a week because they can’t afford to offer the health insurance mandated by the Affordable Care Act, also known as ObamaCare.” (Lisa Myers and Carroll Ann Mears, “Businesses Claim ObamaCare Has Forced Them To Cut Employee Hours,” [NBC News](#), 8/13/13)

- **Nearly All Of The Small Businesses That NBC News Reached Out To, Said That Because Of ObamaCare “They’d Be Cutting Back Hours For Some Employees.”** “NBC News spoke with almost 20 small businesses and other entities from Maine to California, and almost all said that because of the new law they’d be cutting back hours for some employees – an unintended consequence of the new law.” (Lisa Myers and Carroll Ann Mears, “Businesses Claim ObamaCare Has Forced Them To Cut Employee Hours,” [NBC News](#), 8/13/13)
- **A Reuters Analysis Found That Businesses Are Cutting Back Worker Hours And Choosing Not To Expand Their Business Past 50 Employees.** “Some businesses are holding their headcount below 50 and others are cutting back the work week to under 30 hours to avoid providing health insurance for employees, according to the staffing and payroll executives.” (Lucia Mutikani, “Analysis: ObamaCare, Tepid U.S. Growth Fuel Part-Time Hiring,” [Reuters](#), 8/21/13)

UFCW President: Reduced Employee Hours To Comply With ObamaCare “IS Happening ... Wait A Year. You’ll See Tremendous Impact As Workers Have Their Hours Reduced.” “‘It IS happening,’ insisted Joseph Hansen, president of the United Food and Commercial Workers union, which has 1.2 million members. ‘Wait a year. You’ll see tremendous impact as workers have their hours reduced and their incomes reduced. The facts are already starting to show up. Their statistics, I think, are a little behind the time.’” (Lisa Myers and Carroll Ann Mears, “Businesses Claim ObamaCare Has Forced Them To Cut Employee Hours,” [NBC News](#), 8/13/13)

“Three Major U.S. Unions ... Sent A Scathing Open Letter To Democratic Leaders” That ObamaCare Will “Destroy The Foundation Of The 40 Hour Work Week That Is The Backbone Of The Middle Class.” “The leaders of three major U.S. unions, including the highly influential Teamsters, have sent a scathing open letter to Democratic leaders in Congress, warning that unless changes are made, President Obama’s health care reform plan will ‘destroy the foundation of the 40 hour work week that is the backbone of the American middle class.’” (Tom Gara, “Union Letter: ObamaCare Will ‘Destroy The Very Health And Wellbeing’ Of Workers,” [The Wall Street Journal](#), 7/12/13)

- **Unions To Democrat Leadership: “Fewer Hours Means Less Pay.”** “First, the law creates an incentive for employers to keep employees’ work hours below 30 hours a week. Numerous employers have begun to cut workers’ hours to avoid this obligation, and many of them are doing so openly. The impact is two-fold: fewer hours means less pay while also losing our current health benefits.” (James P. Hoffa – International Brotherhood Of Teamsters, Joseph Hansen – UFCW, D. Taylor – UNITE-HERE, “[Letter To Leader Reid And Leader Pelosi](#),” 7/12/13)

Instead Of Paying Hundreds Of Thousands Of Dollars In Health Care Costs, “Cash-Strapped Cities And Counties” Are Reducing The Hours Of Their Part-Time Employees. “Many cash-strapped cities and counties facing the prospect of shelling out hundreds of thousands of dollars in new health-care costs under the Affordable Care Act are opting instead to reduce the number of hours their part-time employees work.” (Reid Wilson, “Local Governments Cutting Hours Over ObamaCare Costs,” [The Washington Post](#), 8/22/13)

FOR THE FUTURE OF SMALL BUSINESS, OBAMCARE HAS CREATED MORE UNCERTAINTY CONCERNING EMPLOYEE COSTS AND COVERAGE

Next Year, Small Businesses Will Be Forced To Comply With ObamaCare’s Rules, Which Are Likely To Cause Premiums To Go Up For Many. “Here’s why: Next year, small business health plans — generally those that cover less than 100 workers — will have to comply with a wide range of new rules, particularly the ones that say employees can’t be charged more if they have health problems. Their premiums will only vary based on their age, whether they have individual or family coverage, what part of the country they live in, and whether they use tobacco — and older workers won’t be able to be charged more than three times as much as younger ones. Those changes will be helpful to small businesses with older workers and employees with health problems, but they also mean that small firms with younger, healthier workers will have to pay more than they used to.” (David Nather, “Next Obamacare Crisis: Small-Business Costs?,” [Politico](#), 12/17/13)

“Insurers Have Been Warning For Months That The Affordable Care Act Will Lead To Premium Increases For Some Small Businesses — It Was Part Of Their Pitch To Get Employers To Renew Their Old Coverage Early.” (David Nather, “Next Obamacare Crisis: Small-Business Costs?,” [Politico](#), 12/17/13)

One Insurance Broker Expects 75 Percent Of His Clients To See “A Noticeable Increase” In Premiums Due To ObamaCare. “Chris Foley of Abbot Benefits, a Houston-based insurance broker firm, said he expected about 75 percent of his clients to see “a noticeable increase” in premiums when they

renew under the new Obamacare rules, while the other 25 percent would see their rates stay the same or go down.” (David Nather, “Next Obamacare Crisis: Small-Business Costs?,” [Politico](#), 12/17/13)

“Insurance Companies Have Already Warned Small Business Customers That Premiums Could Rise 20 Percent Or More In 2014 Under The Affordable Care Act.” (Joyce M. Rosenberg, “Family Insurance In Jeopardy At Small Companies,” [The Associated Press](#), 8/7/13)

- **Small Businesses May Pass The Cost Increase Onto Their Workers, Or Cancel Coverage Entirely And Send Employees Into The Exchanges.** “The political damage, though, would come if small business employers tell their workers that their premiums are going up and it’s because of Obamacare. And there’s always the chance — though it’s too early to know how serious it is — that some small business employers could decide it’s less expensive to just give workers some extra money and send them to the new health insurance exchanges instead.” (David Nather, “Next Obamacare Crisis: Small-Business Costs?,” [Politico](#), 12/17/13)

Small Business Owners May Stop Paying For Family Coverage “As The Cost Of Health Insurance Has Soared In Recent Years.” “That’s making some owners consider not paying for coverage for workers’ families, even though insurance is a benefit that helps companies attract and retain top talent. If more small business owners decide to stop paying for family coverage, it will accelerate a trend that started as the cost of health insurance soared in recent years.” (Joyce M. Rosenberg, “Family Insurance In Jeopardy At Small Companies,” [The Associated Press](#), 8/7/13)

- **“Family Coverage Is Particularly In Jeopardy At Small Companies.”** “The ACA is accelerating a trend toward reducing family coverage that has been in place for a number of years at companies of all sizes as employers try to cut costs, according to health insurance brokers. But family coverage is particularly in jeopardy at small companies.” (Joyce M. Rosenberg, “Family Insurance In Jeopardy At Small Companies,” [The Associated Press](#), 8/7/13)