



More ObamaCare Headaches

Despite Obama's Victory Lap, ObamaCare Is Still A Loser For The American People

OBAMA AND THE DEMOCRATS WERE QUICK TO DECLARE VICTORY AS OBAMACARE'S ENROLLMENT PERIOD CAME TO A CLOSE

In April, Obama Declared Victory For ObamaCare. "President Obama declared victory Tuesday in the government's aggressive push to enroll seven million people in private health insurance plans under the Affordable Care Act, even as his senior aides braced for an escalated political battle over the law ahead of the fall's crucial midterm elections." (Michael D. Shear and Robert Pear, "Obama Claims Victory In Push For Insurance," [The New York Times](#), 4/2/14)

In May, Democrats Were In A "Pop-The-Champagne Mood" And Euphoric Following The Announcement That ObamaCare Enrollments Topped 8 Million. "There seemed to be a pop-the-champagne mood among Democrats after the Obama administration's announcement that 8 million Americans had signed up for health care coverage under the Affordable Care Act. Democrats, desperate for good news, became euphoric at the suggestion that perhaps they had turned the corner on Obamacare, moving from it being a likely political liability to an asset, and that maybe the 2014 midterm elections might not be so bad." (Charlie Cook, "Why Democrats Shouldn't Be Celebrating," [National Journal](#), 5/2/14)

In May, Bill Clinton Advised Midterm Democrats To Run Towards ObamaCare, Rather Than Away. "Bill Clinton has some advice for Democrats who he said might have to run away from Obamacare 'where the well has been so poisoned.' ... 'What I advise the Democrats to do is talk about the good things that have happened under the bill, acknowledge the problems and say, 'Let's do what sensible people would do. We had a problem we had to deal with, Albert Einstein couldn't have done it perfectly the first time, now let's set a long-term repair process,' Clinton told moderator Gwen Ifill.'" (Lucy McCalmont, "Bill Clinton's Advice To Midterm Democrats," [Politico](#), 4/14/14)

BUT AFTER POPPING THE CHAMPAGNE BOTTLES, THE OBAMACARE DISASTER CONTINUES

Over 2 Million People May Go Without Coverage Or Owe Uncle Sam

More Than 2 Million People That Enrolled In ObamaCare "Have Data Discrepancies" That That Could Result In Paying Back The Federal Government Or Loss Of Coverage. "More than 2 million people who got health insurance under President Barack Obama's law have data discrepancies that could jeopardize coverage for some, a government document shows. About 1 in 4 people who signed up have

discrepancies, creating a huge paperwork jam for the feds and exposing some consumers to repayment demands, or possibly even loss of coverage, if they got too generous a subsidy.” (Ricardo Alonso-Zaldivar, “Data Discrepancies In Health Sign-Ups Jeopardizes Coverage,” [The Associated Press](#), 6/4/14)

- **“That’s Roughly One In Four Applicants Overall.”** (Devin Dwyer, “ObamaCare Sign-Up Errors Could Force 2 Million To Pay Back Money,” [ABC News](#), 6/4/14)

ABC News’ Headline: “ObamaCare Sign-Up Errors Could Force 2 Million To Pay Back Money.” (Devin Dwyer, “ObamaCare Sign-Up Errors Could Force 2 Million To Pay Back Money,” [ABC News](#), 6/4/14)

As Of April 2014, 2.1 Million People Were Affected. “The document provided to AP said that 2.1 million people enrolled through the new health insurance exchanges were ‘affected by one or more inconsistency’ as of the end of April.” (Ricardo Alonso-Zaldivar, “Data Discrepancies In Health Sign-Ups Jeopardizes Coverage,” [The Associated Press](#), 6/4/14)

- **“About 1.2 Million Have Discrepancies Related To Income;”** (Ricardo Alonso-Zaldivar, “Data Discrepancies In Health Sign-Ups Jeopardizes Coverage,” [The Associated Press](#), 6/4/14)
- **“505,000 Have Issues With Immigration Data,”** (Ricardo Alonso-Zaldivar, “Data Discrepancies In Health Sign-Ups Jeopardizes Coverage,” [The Associated Press](#), 6/4/14)
- **“[A]nd 461,000 Have Conflicts Related To Citizenship Information.”** (Ricardo Alonso-Zaldivar, “Data Discrepancies In Health Sign-Ups Jeopardizes Coverage,” [The Associated Press](#), 6/4/14)
- **“The Final Number Affected Could Well Be Higher.”** “The final number affected could well be higher. According to the administration the 2 million figure reflects only consumers who signed up through the federally administered HealthCare.gov website and call centers.” (Ricardo Alonso-Zaldivar, “Now Application ‘Inconsistencies’ Vex Health Care Law,” [The Associated Press](#), 6/4/14)

“Updated Numbers ... Indicate That The Total Number Of People Affected Remains About The Same As A Month Ago.” “Updated numbers provided by Bataille indicate that the total number of people affected remains about the same as a month ago.” (Ricardo Alonso-Zaldivar, “Data Discrepancies In Health Sign-Ups Jeopardizes Coverage,” [The Associated Press](#), 6/4/14)

Premium Rate Increases Will Haunt Democrats Over The Coming Months

“Premiums Are Expected To Go Up In A Majority Of States ...” “Premiums are expected to go up in a majority of states, as they do every year, but the size of the increases could go a long way toward determining how much political damage Obama-Care inflicts on vulnerable Democratic lawmakers.” (Elise Viebeck and Pierre de Dreuz, “Premium Hike Drumbeat Before Nov. Election Day,” [The Hill](#), 5/22/14)

- **“A Survey By The Hill Of State Insurance Commissioners Found That News About ObamaCare Premiums Will Hit Nearly Every Week This Summer.”** “A survey by The Hill of state insurance commissioners found that news about ObamaCare premiums will hit nearly every week this summer, providing ample opportunity for Republicans to attack any significant premium hikes.” (Elise Viebeck and Pierre de Dreuz, “Premium Hike Drumbeat Before Nov. Election Day,” [The Hill](#), 5/22/14)

Proposed 2015 Premium Rate Increases Are Coming To Light

In Arizona, Proposed Rate Increases From Cigna And Humana Are In The Double-Digits. “New filings trickling into the Arizona Department of Insurance show at least two health insurers plan to increase rates more than 10 percent. Cigna wants to increase rates an average of 14.4 percent and Humana, 25.5 percent.” (Ken Alltucker, “Health Insurers Expected To Raise Rates For Next Year,” [The Arizona Republic](#), 6/2/14)

“The Two Health Insurance Companies Offering Coverage Through The State Health Exchange

Want To Raise Their Rates For People And Small Businesses.” (“2 Vermont Health Insurers Seek Rate Increases,” [The Associated Press](#), 6/3/14)

- **“The State's Largest Insurance Provider, Blue Cross Blue Shield Of Vermont, Has Requested An Average 9.8 Percent Increase And MVP Health Care Is Seeking A 15.4 Percent Increase.”** (“2 Vermont Health Insurers Seek Rate Increases,” [The Associated Press](#), 6/3/14)

According To 2015 Rate Proposals, Customers Shopping For Health Coverage On The ObamaCare Exchange Face An Increase Of 13 Percent. “Premiums would increase 13 percent next year for Ohioans who buy health coverage through the federally run insurance exchange, the Ohio Department of Insurance said yesterday.” (Ben Sutherly, “ObamaCare Premiums To Rise 13%, Ohio Agency Says,” [The Columbus Dispatch](#), 5/30/14)

- **Ohio Small Businesses Face An 11 Percent Average Increase, Or \$446.78 A Month Per Employee.** “For small businesses, proposed premiums would increase 11 percent on average, to \$446.78 a month per employee.” (Ben Sutherly, “ObamaCare Premiums To Rise 13%, Ohio Agency Says,” [The Columbus Dispatch](#), 5/30/14)

Virginia Families Will Feel The Pinch Of Higher Premiums On The ObamaCare Exchange In 2015. “In the first look at how insurers plan to adjust prices in the second year under the federal health-care law, filings from Virginia carriers show they are opting for premium increases in 2015 that will pinch consumers' pocketbooks but fall short of some bigger rate predictions. The new premium proposals, detailed in official filings to the state's insurance regulator, show health plans all opting for some increases.” (Louise Radnofsky, “Virginia Filings Give First Look At 2015 Health Rate Increases,” [The Wall Street Journal](#), 5/12/14)

- **“The Filings Show Insurers' Planned Increases Easily Outpacing Broader U.S. Inflation, ...”** “The filings show insurers' planned increases easily outpacing broader U.S. inflation, but shy of the much larger boosts some critics predicted.” (Louise Radnofsky, “Virginia Filings Give First Look At 2015 Health Rate Increases,” [The Wall Street Journal](#), 5/12/14)

Washingtonians Seeking To Purchase Health Insurance Next Year Will Face Higher Premiums Under ObamaCare. “If approved, rate increases for 2015 individual health plans proposed by 12 insurance companies may affect most policyholders, whether they bought their plans through Washington Healthplanfinder's online marketplace or in the outside market.” (Carol M. Ostrom, “Up To 26% Increase In Health-Plan Rates Proposed By Insurers,” [The Seattle Times](#), 5/13/14)

In Connecticut, “Blue Cross & Blue Shield Of Rhode Island Is Proposing 2015 Premium Increases Averaging 12 Percent For Individuals And Families, And 8 Percent For Small Groups.” (Tom Mooney, “Blue Cross & Blue Shield Of R.I. Seeks Premium Increases For 2015,” [Providence Journal](#), 5/19/14)

- **Anthem Has “Proposed An Average 12.5 Percent Increase.”** “Anthem Health Plans proposed an average 12.5 percent increase that could impact more than 66,000 policies. But that increase won't apply to every policyholder. Those under the age of 30 on a catastrophic plan will see a decrease and others could see an increase of as much as 17.38 percent.” (Christine Stuart, “The Rate Increases, One Decrease Proposed For Exchange Plans,” [CT News Junkie](#), 6/3/14)
- **ConnectiCare Has “Proposed An 11.8 Percent Increase.”** “ConnectiCare Benefits proposed an 11.8 percent increase in rates for its 27,500 policyholders. It cited greater demand for medical services and a \$14.68 per member monthly fee associated with the federal health care reform law.” (Christine Stuart, “The Rate Increases, One Decrease Proposed For Exchange Plans,” [CT News Junkie](#), 6/3/14)

“Initial 2015 Premiums Filed For The ObamaCare Exchanges In Indiana Ranged From As High As A 46-Percent Hike To As Low As A 9-Percent Cut.” (J.K. Wall, “Indiana's ObamaCare Rates For 2015 All Over The Map,” [Indianapolis Business Journal](#), 5/19/14)

Hawaii Medical Services Association Has Proposed A 13 Percent Premium Increase For Customers. "The entity has proposed increasing premiums by 13 percent on average beginning July 1. Because that's an average across customer groups, some customers could see even higher increases, Kuraoka said." (Cathy Bussewitz, "Health Insurers Blame Losses On Health-Reform Fees," [The Associated Press](#), 5/16/14)

States With Failed ObamaCare Exchanges Must Spend Hundreds Of Millions To Fix Their Problems

According To An Analysis By *The Wall Street Journal*, The Cost Of Fixing Or Switching Over Failed State ObamaCare Exchanges Will Cost Hundreds Of Millions Of Dollars.. "Five states that launched health exchanges under the Affordable Care Act expect to spend as much as \$240 million to fix their sites or switch to the federal marketplace, a Wall Street Journal analysis shows. Maryland, Massachusetts, Minnesota, Nevada and Oregon estimate the money will be needed to fix problems with troubled marketplaces or to join the federal exchange before the next enrollment period in November, according to an analysis of data provided by the state exchanges." (Stephanie Armour, "Five State' Health-Care Exchange See Costly Fixes," [The Wall Street Journal](#), 6/3/14)

Oregon, Massachusetts, And Maryland Have Spent \$508 Million On Their State's ObamaCare Exchange, Which Have Been A Total Failure. (Stephanie Armour, "Five State' Health-Care Exchange See Costly Fixes," [The Wall Street Journal](#), 6/3/14)

- **After Spending \$255 Million On Its Failed ObamaCare Exchange, Oregon Will Spend An Additional \$41 Million To Switch To The Federal ObamaCare Exchange.** (Stephanie Armour, "Five State' Health-Care Exchange See Costly Fixes," [The Wall Street Journal](#), 6/3/14)
- **Massachusetts Spent \$134.9 Million On Its Exchange, But Will Need Up To \$121 Million To Upgrade Or Switch To The Federal ObamaCare Exchange.** (Stephanie Armour, "Five State' Health-Care Exchange See Costly Fixes," [The Wall Street Journal](#), 6/3/14)
- **Maryland Will Need An Additional \$40 To \$50 Million On Top Of The \$118 Million Spent On Its Exchange To Have It Working Properly.** (Stephanie Armour, "Five State' Health-Care Exchange See Costly Fixes," [The Wall Street Journal](#), 6/3/14)