



Another ObamaCare Lie

Despite Obama's Promise, Even More Americans Will Soon Find Out They Can't Keep Their Plans Under ObamaCare

SMALL BUSINESS EMPLOYEES WILL SOON FIND OUT THAT THEY CAN'T KEEP THEIR PLAN UNDER OBAMACARE

Despite Reassuring Americans That Only A "Small Minority Of Americans" Would Lose Their Health Plan Under ObamaCare, Many Employees Of Small Businesses Will Lose Their Health Plan. "When millions of health-insurance plans were canceled last fall, the Obama administration tried to be reassuring, saying the terminations affected only the small minority of Americans who bought individual policies. But according to industry analysts, insurers and state regulators, the disruption will be far greater, potentially affecting millions of people who receive insurance through small employers by the end of 2014." (Ariana Eunjung Cha, "Second Wave Of Health-Insurance Disruption Affects Small Businesses," [The Washington Post](#), 1/11/14)

- **FLASHBACK: President Obama: "So When I Said You Can Keep Your Health Care, I'm Looking At Folks Who've Got Employer-Based Health Care."** OBAMA: "Keep in mind that the individual market accounts for 5 percent of the population. So when I said you can keep your health care, I'm looking at folks who've got employer-based health care; I'm looking at folks who've got Medicare and Medicaid, and that accounts for the vast majority of Americans." (President Barack Obama, [Statement by the President On The Affordable Care Act](#), Washington, D.C., 11/14/13)

Many Small Businesses Will Be Receiving A Cancellation Letter 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 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

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)

Highmark Blue Cross Blue Shield Will No Longer Offer An Old Plan To Small Businesses In Pennsylvania, Delaware, And West Virginia Which Will Affect 99.5 Percent Of The 5.3 Million People It Covers. “In Pennsylvania, Delaware and West Virginia, Highmark Blue Cross Blue Shield is discontinuing all its small-group plans for those who did not renew early, and offering new policies with different coverage and premiums. The company says 99.5 percent of the 5.3 million people it covers through its individual and small-group plans will be affected, but it declined to break out the number under small-group plans for competitive reasons.” (Ariana Eunjung Cha, “Second Wave Of Health-Insurance Disruption Affects Small Businesses,” [The Washington Post](#), 1/11/14)

UNDER OBAMACARE, SMALL BUSINESSES WILL PAY MORE FOR HEALTH COVERAGE

ObamaCare’s Small Business Rate Hikes Are “Another Political Time Bomb Lurking That Could Explode” Before This Year’s Midterm Election. “Think the canceled health policies hurt the ObamaCare cause? There’s another political time bomb lurking that could explode not too long before next year’s elections: rate hikes for small businesses. Like the canceled individual health plans, it’s another example of a tradeoff that health care experts have long known about, as the new rules for health insurance prices create winners and losers. But most Americans won’t become aware of it until some small business employees learn that their premiums are going up because of a law called — oops — the Affordable Care Act.” (David Nather, “Next ObamaCare Crisis: Small-Business Costs,” [Politico](#), 12/17/13)

Small Businesses Must Now Comply With ObamaCare Mandates, 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)

- **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)

The Losers Under ObamaCare Are “Relatively Healthy Middle-Income Small-Business Owners, Consultants, Lawyers And Other Self-Employed Workers Who Buy Their Own Insurance.” “If the poor, sick and uninsured are the winners under the Affordable Care Act, the losers appear to include some relatively healthy middle-income small-business owners, consultants, lawyers and other self-employed workers who buy their own insurance. Many make too much to qualify for new federal subsidies provided by the law but not enough to absorb the rising costs without hardship. Some are too old to go without insurance because they have children or have minor health issues, but they are too young for Medicare.” (Ariana Eunjung Cha and Lena H. Sun, “For Consumers Whose Health Premiums Will Go Up Under New Law, Sticker Shock Leads To Anger,” [The Washington Post](#), 11/2/13)

OBAMACARE’S HEALTH INSURANCE TAX WORRIES SMALL BUSINESS OWNERS

Small Business Owners Worry That ObamaCare’s HIT Tax “Will Mean Higher Premiums For Them.” “Many small-business owners worry that a new tax on insurance providers in the health-care law will mean higher premiums for them, undermining the law’s capacity to lower their health-care costs. Starting next year, the federal government will charge a new fee on health insurance firms based on the plans they sell to individuals and companies, known as the fully insured market. Meanwhile, the provision exempts health-insurance plans that are set up and operated by businesses themselves (the self-insured market).” (J.D. Harrison, “Health Insurance Tax ‘Scares The Daylights’ Out Of Some Small-Business Owners,” [The Washington Post](#), 5/12/13)

- **The HIT Tax Will Hurt Small Businesses, As They “Are Less Likely To Self-Insure.”** “The tax does apply to insurance companies that pick up the tab, including the private Medicare Advantage plans and those that will be sold to individuals on the new state-based ObamaCare exchanges. It applies to most small-business plans, which are less likely to self-insure.” (Brett Norman, “Health Insurance Tax Faces Challenge,” [Politico](#), 9/9/13)

An NFIB Study Has Found That The HIT Tax “Could Reduce Private-Sector Employment” By Hundreds Of Thousands And Its Toll On GDP “Could Reach As High As \$185 Billion.” “A new study by the National Federation of Independent Business, which has long pushed back against the health-care law, suggests that the health-care tax could reduce private-sector employment by several hundred thousand jobs over the next decade, more than half of which would come from small businesses. Based on its forecasts, the toll on gross domestic product could reach as high as \$185 billion.” (J.D. Harrison,

"Health Insurance Tax 'Scares The Daylights' Out Of Some Small-Business Owners," [The Washington Post](#), 5/12/13)