



2014 Troubles: ObamaCare Costs

Americans Who Were Promised Lower Health Care Costs Will Send Democrats Packing In November

Upcoming Health Insurance Rates For 2015 Are On The Rise. “Most state health insurance rates for 2015 are scheduled to be approved by early fall, and most are likely to rise, timing that couldn’t be worse for Democrats already on defense in the midterms.” (Edward-Isaac Dove, “ObamaCare’s Next Threat: A September Surprise,” [Politico](#), 7/7/14)

- **“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)

People Who Had Their Plans Cancelled Due To ObamaCare Face Higher Costs Under The Law. “The biggest ObamaCare losers are people who lost their insurance but are unlikely to qualify for subsidies through one of the new exchanges, which require an income of less than \$47,000 for an individual or \$95,000 for a family of four. So they’re the ones who lost coverage and probably have to pay more for a new policy, even if they enroll through an exchange.” (Rick Newman, “ObamaCare Hurt These People The Most,” [Yahoo News](#), 4/25/14)

- **“Some People Who Lost Coverage Report Paying Twice As Much For A New Policy, Or More.”** (Rick Newman, “ObamaCare Hurt These People The Most,” [Yahoo News](#), 4/25/14)

“Relatively Healthy Middle-Income Small-Business Owners, Consultants, Lawyers And Other Self-Employed Workers Who Buy Their Own Insurance” Are The New ObamaCare Losers. “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)

As Americans Face Higher Costs, The Outlook For Small Business Doesn’t Look Any Better

96 Percent Of Small Businesses Have Reported That Their Premiums Have More Than Doubled Over The Past Five Years, The Report Isn’t Good News For ObamaCare. “If accurate, it would continue a steep climb in insurance costs for many small businesses. Ninety-six percent of small businesses say their premiums have increased in the past five years, with the average monthly insurance

cost soaring from \$590 per employee in 2009 to \$1,121 in 2014, according to poll released earlier this month by the National Small Business Administration.” (J.D. Harrison, “Obama Administration: Health Law’s New Rules Will Increase Costs For Most Small Business,” [The Washington Post](#), 2/25/14)

The Centers For Medicare And Medicaid Services (CMS) Acknowledged New ObamaCare Rules Would “Likely Drive Up The Price Of Insurance For Some Companies.” “The Centers for Medicare and Medicaid Services, which has spearheaded the implementation of the law, has acknowledged that new rules requiring insurers to offer guaranteed coverage and renewal options to small employers will likely drive up the price of insurance for some companies. So will rules banning insurance companies from varying their rates based on factors like a company’s industry or the age of its employees.” (J.D. Harrison, “Obama Administration: Health Law’s New Rules Will Increase Costs For Most Small Business,” [The Washington Post](#), 2/25/14)

- **According To The Report, The New Rules Will Result In Higher Premiums For “Millions Of Small-Business Employees And Their Family Members.”** “Nearly two-thirds of small businesses that currently offer health insurance to their workers will pay more for coverage as a result of new rules in the health care law, as will millions of small-business employees and their family members, according to new estimates released by the Obama administration.” (J.D. Harrison, “Obama Administration: Health Law’s New Rules Will Increase Costs For Most Small Business,” [The Washington Post](#), 2/25/14)
- **11 Million People “Will See Their Premiums Increase.”** “Consequently, according to the estimates, which the agency says are based on industry research and conversations with insurance experts, roughly 11 million of the 17 million individuals who have health care plans through a small employer will see their premiums increase as a result of the law, while 6 million people will enjoy lower premiums.” (J.D. Harrison, “Obama Administration: Health Law’s New Rules Will Increase Costs For Most Small Business,” [The Washington Post](#), 2/25/14)

IN STATES AROUND THE COUNTRY, DEMOCRATS WILL NEED TO EXPLAIN OBAMACARE’S NEW REALITIES

In Alaska, Mark Begich Will Have To Explain Why Costs Are Rising For Local Businesses

Sen. Mark Begich (D-AK) Promised That ObamaCare Would Help Small Businesses Grow By Getting Their Health Care Costs Under Control. BEGICH: “Some 52 percent of all the jobs in Alaska are held by small business workers or the self-employed. They know better than anyone that a broken health care system leads to lost jobs, reduced productivity, less investment, and stalled business growth. Just this weekend I met with a small business townhall and there was one clear message from them to me, to Congress: Do something. Do it now. Each one cited their increases ranging from 14 to 41 percent in health care costs this year alone. That is why one of the best ways we in the Senate can strengthen and grow Alaska’s and American business is to pass meaningful health care reform not sometime down the road but this year.” (Sen. Mark Begich, [Floor Remarks](#), 9/23/09)

- **The Club Paris Restaurant In Anchorage, Rising Health Care Costs Have Put The Restaurant In A Difficult Predicament, Increasing Its Costs By \$5,000 A Month.** “Health insurance costs have already begun to affect Club Paris co-owner Scott Selman, who said he will have to raise restaurant prices to cope with increased costs. Selman’s family has owned the downtown Anchorage restaurant since the 1970s. Many of his employees have worked at the restaurant for years and, in some cases, decades. They’re like family, he said. ... But the continual rise of health care costs has put him in a bind. ... Selman said he pays \$17,600 monthly in health insurance costs – a roughly \$5,000 per month increase from last year.” (Laurel Andrews, “Alaska’s Small Businesses Feel Pinch Of Rising Health Care Costs,” [Alaska Dispatch](#), 5/27/14)

- **Linda Peters, Owner Of ProComm Alaska, Is Struggling With Higher Health Care Premiums For Employees, Which Have Nearly Doubled In The Past Two Years.** “Like Selman, business owner Linda Peters also is struggling with rising health care costs. Peters owns ProComm Alaska, a small business specializing in two-way radio communications. Peters provides health insurance for her 13 full-time employees. Peters said she is paying \$956 per employee for health insurance every month. Two years ago, she paid \$513.” (Laurel Andrews, “Alaska’s Small Businesses Feel Pinch Of Rising Health Care Costs,” [Alaska Dispatch](#), 5/27/14)

For Arkansans, Can Mark Pryor Explain Why Premiums Are Expected To Go Up, Rather Than Down As Promised?

Sen. Mark Pryor (D-AR): “Elements Of This Package Will Drive Down Costs For Families, ...” PRYOR: “Elements of this package will drive down costs for families, small businesses, and government; protect and expand an individual’s choice of doctors and insurance plans without any government interference; and assure affordable, reliable health care for every Arkansan.” (Press Release, Mark Pryor On Senate Passage Of Health Care Reform, [Sen. Mark Pryor](#), 12/24/09)

- **For 2015, Arkansas Blue Cross And Blue Shield Has Proposed A 16.5 Percent Premium Rate Increase On Individual Plans That Could Affect At Least 25,778 Arkansans.** (Arkansas Insurance Department – Health Insurance Premium Rate Review Division, [Rate Filings](#), Accessed 7/10/14)
- **Arkansas Blue Cross And Blue Shield Has Also Proposed A 15.7 Percent Premium Rate Increase On Transitional Policies That Could Affect At Least 20,137 Arkansans.** (Arkansas Insurance Department – Health Insurance Premium Rate Review Division, [Rate Filings](#), Accessed 7/10/14)

Coloradans Will Continue To Be Shackled By Increasing Health Care Premiums

Sen. Udall (D-CO): ObamaCare “Will Free Americans From The Shackles Of Never-Ending Cost Increases ...The Fact Is ... It Saves Money.” UDALL: “This week, I watched as President Obama signed into law the kind of reforms that will free Americans from the shackles of never-ending cost increases, dropped coverage and unfair practices that put profits above the provision of care. ... The fact is, Mr. President, that the historic bill signed by President Obama saves lives, it saves money, and it saves Medicare.” (Press Release, Udall: Health Insurance Reform Saves Lives, Saves Money, And Saves Medicare, [Sen. Mark Udall](#), 3/26/10)

- **According To Preliminary Filings, Colorado Residents And Businesses Are Facing Up To A 10 Percent Increase In Health Insurance Premiums.** “Colorado residents and small businesses could face anywhere from a 10 percent increase in their health insurance premiums next year to a 10 percent drop in prices, according to a preliminary study of rate filings issued Monday by the Colorado Division of Insurance (DOI).” (Ed Sealover, “Division Of Insurance: Colorado Health Premiums Are Both Increasing And De-Creasing Next Year,” [Denver Business Journal](#), 6/23/14)

Iowa Senate Candidate Bruce Braley Claims Premiums Are Dropping In Iowa, But Iowans Face Higher Premiums Under The Law

Rep. Bruce Braley (D-IA): “[T]he Pricing On These Products Is Dramatically Lower Than Pricing Available To Consumers Before The Affordable Care Act Went Into Place.” BRALEY: “It took a long time for our Governor to embrace the expansion of Medicaid, and there’s a waiver request pending before the Secretary that’s kind of a hybrid, but it was passed by the Iowa legislature, which includes the Democrats in charge of the Senate. And what happened is, when the marketplace opened up the pricing on these products is dramatically lower than pricing available to consumers before the Affordable Care Act went into place.” (Bruce Braley, [Bill Press Show Interview](#), 10/9/13)

- **253,000 Wellmark Customers In Iowa And South Dakota Face Higher Premiums In 2015.** “Of the 253,000 people affected, 92 percent would see a rate increase of less than 5.9 percent, according to numbers provided by Wellmark. ... For the remaining 7.5 percent – those who have post-ACA plans for individuals under 65 – Wellmark is asking for a rate increase between 11 percent and 14.5 percent.” (Matthew Patane, “Wellmark Seeks Insurance Rate Hikes, Won’t Join Exchange,” [Des Moines Register](#), 6/20/14)
- **Thousands Of Iowans Who Bought Their Insurance From CoOpportunity Health Or Coventry Health Care Could See Their Health Insurance “Rise Substantially” Next Year.** “Several thousand Iowans are receiving notices this week that their health insurance premiums could rise substantially next year. The letters went out to people who bought individual health insurance policies from CoOpportunity Health or Coventry Health Care. The companies are the two main Iowa carriers selling insurance on the government's new online marketplace, which is a key part of the Affordable Care Act.” (Tom Leys, “CoOpportunity, Coventry Seek Health-Insurance Increases,” [Des Moines Register](#), 6/13/14)
- **CoOpportunity Customer: “It Feels Like The Ultimate Bait And Switch When An Increase Comes So Early In... Enrollment And Implementation Of The (Affordable Care Act).”** “‘It feels like the ultimate bait and switch when an increase comes so early in ... enrollment and implementation of the (Affordable Care Act),’ one CoOpportunity customer wrote.” (Tom Leys, “CoOpportunity, Coventry Seek Health-Insurance Increases,” [Des Moines Register](#), 6/13/14)

Mary Landrieu Voted For ObamaCare Because She Claimed It Lowers Costs, But Tens Of Thousands Of Louisianans Face Double-Digit Premium Increases

Sen. Mary Landrieu (D-LA): “I Am Voting For This Bill Because It Achieves The Goals I Laid Out At The Beginning Of This Debate: It Drives Down Costs ...” LANDRIEU: “I had as the Senate considered health care reform. I am voting for this bill because it achieves the goals I laid out at the beginning of this debate: it drives down costs and expands affordable health care choices for millions of families and small businesses in Louisiana and around the nation. Any claim to the contrary, is a pathetic lie meant to derail this bill, a tactic that was all too common during this debate.” (Press Release, Landrieu Outlines Support For Senate Health Care Bill, [Sen. Mary Landrieu](#), 12/22/09)

- **For 2015, Humana Health Benefit Plan Of Louisiana, Inc., Has Proposed A 15.5 Percent Premium Rate Increase On Individual Health Plans That Could Affect At Least 4,947 Louisianans.** (Louisiana Department Of Insurance, [Rate Filings](#), Accessed 7/10/14)
- **Time Insurance Company Has Proposed A 24 Percent Premium Rate Increase On Individual Health Plans That Could Affect At Least 996 Louisianans.** (Louisiana Department Of Insurance, [Rate Filings](#), Accessed 7/10/14)
- **Louisiana Health Service & Indemnity Company (Blue Cross Blue Shield Of Louisiana) Has Proposed A 18.3 Percent Premium Rate Increase On Blue Saver Individual Health Plans That Could Affect 18,041 Louisianans.** (Louisiana Department Of Insurance, [Rate Filings](#), Accessed 7/10/14)
- **Louisiana Health Service & Indemnity Company (Blue Cross Blue Shield Of Louisiana) Has Proposed A 19.3 Percent Premium Rate Increase On Blue Max Individual Health Plans That Could Affect 30,273 Louisianans.** (Louisiana Department Of Insurance, [Rate Filings](#), Accessed 7/10/14)
- **Louisiana Health Service & Indemnity Company (Blue Cross Blue Shield Of Louisiana) Has Proposed A 19.7 Percent Premium Rate Increase On Multi-State Individual Health Plans That Could Affect 4,324 Louisianans.** (Louisiana Department Of Insurance, [Rate Filings](#), Accessed 7/10/14)

Michigan Senate Candidate Gary Peters Said ObamaCare Has Lowered Costs For Michiganders, But Now They Face Double-Digit Premium Increases

Rep. Gary Peters (D-MI): “[T]he Health Care Reform Law That Has Already Allowed Millions Of Americans To Benefit From Critical Patient Protections, Lowered Costs For The Middle Class...”

PETERS: “Two weeks ago, the Supreme Court upheld the Affordable Care Act. Immediately following the Court’s ruling, Republican leadership called a vote to repeal the health care reform law that has already allowed millions of Americans to benefit from critical patient protections, lowered costs for the middle class, allowed more coverage for families and created greater accountability for the insurance industry.”

([Press Release](#), U.S. Rep. Gary Peters Votes Against Republican Bill To Repeal Health Care Reform, Rep. Gary Peters, 7/11/12)

“Most People Buying Their Own Health Insurance In Michigan Could See Near Double-Digit Premium Increases Next Year.” (“Michigan Health Insurance Premiums Could Increase,” [The Associated Press](#), 6/26/14)

- **Blue Cross Blue Shield Has Proposed A Premiums Rate Increase From 9.3 Percent To 9.7 Percent For Nearly 200,000 People In Michigan That Purchase Health Coverage.** “State insurance regulators said Wednesday that dominant insurers Blue Care Network and Blue Cross Blue Shield want to raise rates by an average of 9.3 percent or 9.7 percent in 2015. The rate hikes are subject to change pending state review by Aug. 8, after which the federal government in the fall likely will approve whatever Michigan regulators decide. Blue Care and Blue Cross sell policies to about three-quarters of nearly 246,000 Michigan affected residents who purchase their own insurance — either through a new website created under the federal health care law or off the ‘exchange.’” (“Michigan Health Insurance Premiums Could Increase,” [The Associated Press](#), 6/26/14)
- **Humana Has Proposed An 18 Percent Increase Affecting Over 16,000 Michiganders.** “Humana is the insurer with the third most customers in Michigan’s individual market and seeks an average 18 percent rate increase affecting 16,600 customers.” (“Michigan Health Insurance Premiums Could Increase,” [The Associated Press](#), 6/26/14)
- **“Time Insurance And Total Health Care USA, The Next Biggest Players In The Market With 14,000 And 13,500 Affected Customers, Proposed 7.9 Percent And 8.6 Percent Hikes On Average.”** (“Michigan Health Insurance Premiums Could Increase,” [The Associated Press](#), 6/26/14)

Senator Al Franken Claimed That ObamaCare Is Making It Cheaper For Minnesotans To Get Covered, But Probably Hopes That The Increases Don’t Come To Light Before The Election

Sen. Franken (D-MN) “In Its First Year, The Affordable Care Act Has Made It Easier And Cheaper For People All Over The Country To Get Quality Health Care. ... I’m Particularly Proud To Say That A Provision I Fought Successfully To Include In The Law Is Already Reining In Health Care Costs For Working Families.” FRANKEN: “In its first year, the Affordable Care Act has made it easier and cheaper for people all over the country to get quality health care. It prevents insurers from cutting off coverage because of lifetime caps and from denying coverage to children who have pre-existing conditions. In Minnesota alone, 16,000 young adults are now eligible for their parents’ health insurance and nearly 100,000 small businesses are eligible for tax credits to help them cover their employees. ... I’m particularly proud to say that a provision I fought successfully to include in the law is already reining in health care costs for working families.” (Press Release, Sen. Franken’s Statement On One-Year Anniversary Of Health Reform, [Sen. Al Franken](#), 3/22/11)

- **At A Recent University Of Minnesota Symposium, The Executive Director Of The Minnesota Council Of Health Plans Said She Would “Not Be Surprised If The Health Plans Increased**

Their Rates By Eight, 10, Or Even 12 Percent” On The State’s ObamaCare Exchange. “The head of the Minnesota Council of Health Plans gave a hint of what might come soon to those who pay for health insurance coverage through MNsure, Minnesota’s health care exchange. Julie Brunner is the Executive Director of the Minnesota Council of Health Plans. That’s the professional association for the HMOs that offer health coverage through MNsure. Brunner recently told a University of Minnesota symposium that she would ‘not be surprised if the health plans increased their rates by eight, 10, or even 12 percent.’” (Jay Kolls, “MNsure Monthly Premiums Likely To Increase Significantly,” [WDIO](#), 7/9/14)

- **“Political Strategy Appears To Indicate Elected Incumbents Want The New Rates Withheld Until After The Elections.”** “Minnesota does not allow public disclosure of rate negotiations, by law. University of Minnesota professor, Larry Jacobs, says the public will start to get a very good idea of what the rates will be long before the November elections, even though the political strategy appears to indicate elected incumbents want the new rates withheld until after the elections.” (Jay Kolls, “MNsure Monthly Premiums Likely To Increase Significantly,” [WDIO](#), 7/9/14)

After Being Stuck With A Broken ObamaCare Website, Oregonians Now Face Higher Costs Despite Senator Jeff Merkley’s ObamaCare Promise

Sen. Jeff Merkley (D-OR): “Health Care Costs Are Bankrupting Families And Hampering Business Growth. We Must Act Now To Contain Costs ...” “The health care system is no longer working for working Americans. Too many are without insurance; too many others fear they will lose coverage when they need it most. Health care costs are bankrupting families and hampering business growth. We must act now to contain costs, expand access to coverage and reform the insurance industry practices that have made even those with insurance fearful as to what will happen should they become ill or injured.” (Press Release, Merkley: Senate Takes Historic Step Towards Reforming Health Care, [Sen. Jeff Merkley](#), 11/21/09)

- **“Oregon’s Health Insurers Are Proposing Across-The-Board Premium Changes For 2015 — From A Nearly 16 Percent Increase ...”** “Oregon’s health insurers are proposing across-the-board premium changes for 2015 — from a nearly 16 percent increase to a 21 percent decrease — and experts say it’s just one symptom of today’s ever-changing health care industry.” (Tara Bannow, “Health Insurers Propose Double-Digit Hikes And Cuts,” [The Bend Bulletin](#), 6/11/14)

After Mark Warner Said ObamaCare Was The Solution To Rising Premiums, The Law Is Contributing To The Problem

Sen. Warner (D-VA): “If We Don’t Move Forward On Health Insurance Reform, Premiums For Virginia Families Will Continue To Rise...” WARNER: “If we do not move forward on health insurance reform, premiums for Virginia families will continue to rise, employers will remain at a competitive disadvantage in the global marketplace, and federal budget deficits will go from bad to worse.” (Press Release, Statement From Sen. Mark Warner On Health Care Vote, [Sen. Mark Warner](#), 11/21/09)

- **Virginia Families Face 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)