



ObamaCare At 4: An Irresponsible Law

For A Law That Was Once A “Big Deal” For Democrats, The American People Are Being Saddled With The Consequences

ON THE DAY OBAMACARE WAS SIGNED INTO LAW, OBAMA CLAIMED THAT THE LAW WOULD BE IMPLEMENTED RESPONSIBLY

Obama: “It Will Take 4 Years To Implement Fully Many Of These Reforms, Because We Need To Implement Them Responsibly. We Need To Get This Right.” (Barack Obama, [Remarks At Signing Of The Health Insurance Reform Bill](#), Washington, D.C., 3/23/10)

- **At The Law’s Signing, Vice President Joe Biden Was Caught Saying The Law “Is A Big [Expletive] Deal.”** “That list included Vice President Biden, who introduced Obama, then leaned toward him amid a storm of applause and slipped into excited profanity. ‘This,’ Biden whispered, louder than he thought, ‘is a big [expletive] deal.’” (Scott Wilson, “Obama Signs Health Care Reform Bill,” [The Washington Post](#), 3/24/10)

FOUR YEARS LATER AND THE LAW HAS BEEN IMPLEMENTED IRRESPONSIBLY

People Are Going To Get Stuck With Higher Premiums Despite Obama’s Promise That ObamaCare Would Provide “Affordable” Insurance

When Obama Signed ObamaCare Into Law, He Said Everyone Including Small Businesses Will Be Able To Purchase Affordable Health Coverage. OBAMA: “Once this reform is implemented, health insurance exchanges will be created, a competitive marketplace where uninsured people and small businesses will finally be able to purchase affordable, quality insurance.” (Barack Obama, [Remarks At Signing Of The Health Insurance Reform Bill](#), Washington, D.C., 3/23/10)

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)

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)

“A Federal Actuarial Report Predicts That 65% Of Small Businesses Will See Their Health-Insurance Premiums Increase Under Part Of The Affordable Care Act.” (Jennifer Corbett Dooren, “Rising Premiums May Hit Small Firms,” [The Wall Street Journal](#), 2/24/14)

- **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)

People Were Intentionally Misled By The Obama Administration As Millions Have Had Their Insurance Plans Cancelled

The Obama Administration Has Known For Nearly Four Years That Americans Who Like Their Health Insurance Won’t Be Able To Keep Their Plans Under ObamaCare. “President Obama repeatedly assured Americans that after the Affordable Care Act became law, people who liked their health insurance would be able to keep it. But millions of Americans are getting or are about to get cancellation letters for their health insurance under ObamaCare, say experts, and the Obama administration has known that for at least three years.” (Lisa Myers and Hannah Rappleye, “Obama Admin. Knew Millions Could Not Keep Their Health Insurance,” [NBC News](#), 10/28/13)

- **According To “Sources Deeply Involved In The Affordable Care Act,” 75 To 80 Percent Of Americans Who Buy Their Insurance Individually Can Expect To Receive A Cancellation Letter.** “Four sources deeply involved in the Affordable Care Act tell NBC NEWS that 50 to 75 percent of the 14 million consumers who buy their insurance individually can expect to receive a ‘cancellation’ letter or the equivalent over the next year because their existing policies don’t meet the standards mandated by the new health care law. One expert predicts that number could reach as high as 80 percent. And all say that many of those forced to buy pricier new policies will experience ‘sticker shock.’” (Lisa Myers and Hannah Rappleye, “Obama Admin. Knew Millions Could Not Keep Their Health Insurance,” [NBC News](#), 10/28/13)

According To Insurance Industry Officials And State Insurance Commissioners, 5 Million People That Purchase Insurance On The Individual Health Insurance Market Have Had Their Plans Cancelled. “Several insurance industry officials and state insurance commissioners expressed frustration Friday, saying they were ‘baffled’ by President Barack Obama’s assertion that the cancellation of millions of insurance policies occurred because a key provision of the Affordable Care Act didn’t work as expected. The administration was warned three years ago that regulations would have exactly that effect, they said. They said the widespread cancellations in the individual health insurance market — roughly 5 million and counting -- are in line with what was projected under regulations drawn up by the

administration in 2010, requirements that both insurers and businesses objected to at the time. Cancellations also are occurring in the small group market, which covers businesses with between two and 50 employees, they noted.” (Lisa Myers, “Insurers, State Officials Say Cancellation Of Health care Policies Just As They Predicted,” [NBC News](#), 11/15/13)

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)

And ObamaCare Is Proving To Be An Economic Drag Despite Obama's 2010 Promise That It Would Help The Economy

Obama In 2010: “And It Will Help Lift A Decades-Long Drag On Our Economy. That's Part Of What All Of You Together Worked On And Made Happen.” (Barack Obama, [Remarks At Signing Of The Health Insurance Reform Bill](#), Washington, D.C., 3/23/10)

The Nonpartisan Congressional Budget Office (CBO) Determined That ObamaCare “Will Slow Economic Growth Over The Next Decade.” “The new health care law will slow economic growth over the next decade, costing the nation about 2.5 million jobs and contributing to a \$1 trillion increase in projected deficits, the Congressional Budget Office (CBO) said in a report released Tuesday.” (Erik Wasson, “CBO: O-Care Slowing Growth, Contributing To Job Losses,” [The Hill's Health Watch](#), 2/4/14)

CBO: ObamaCare Will Reduce The Number Of Full-Time Equivalent Workers By Roughly 2.5 Million People Through 2024. “CBO’s updated estimate of the decrease in hours worked translates to a reduction in full-time-equivalent employment of 2.0 million in 2017, rising to about 2.5 million in 2024, compared with what would have occurred in the absence of the ACA.” (“The Budget And Economic Outlook: 2014 To 2024,” [Congressional Budget Office](#), 2/4/14)

- **Reuters Headline: “CBO Nearly Triples Estimate Of Working Hours Lost By 2021 Due To Affordable Care Act.”** (“CBO Nearly Triples Estimate Of Working Hours Lost By 2021 Due To Affordable Care Act,” [Reuters](#), 2/4/14)

FOUR YEARS LATER AND OBAMACARE HAS YET TO PAN OUT AS DEMOCRATS HAD HOPED

As ObamaCare Turns 4, House Minority Leader Nancy Pelosi (D-CA) Once Said “The Best Is Yet To Come.” PELOSI: “Now we can move forward to the full implementation of the law, and when that happens, for the American people, the best is yet to come.” (John Parkinson, “As GOP Preps Next Crack At Repeal, Pelosi Says ‘Best Is Yet To Come,’” [ABC News](#), 6/28/12)

- **Just Last Week, Pelosi Said That She Thinks That ObamaCare Is A “Winner” For Democrats.** “‘You’ll have to ask the member, but I believe it’s a winner,’ she told reporters as she marked this Sunday’s fourth anniversary of the law’s passage.” (Paige Winfield Cunningham, “Pelosi: Health Law Is A ‘Winner’ For Democrats,” [Politico](#), 3/20/14)

Vice President Joe Biden Said That Democrats “Should Not Apologize For A Single Thing” Including ObamaCare. “Democrats are considered the underdogs in this year’s elections, but Vice President Biden is urging the party to stay positive. ‘I am so tired about hearing about the demise of the Democratic Party -- give me a break!’ Biden told members of the Democratic National Committee on Thursday. ‘My central message to you is, look: I think we should not apologize for a single thing,’ said the vice president. That includes the new health care law, expected to be a central issue in the November congressional elections.” (David Jackson, “Biden To Democrats: Don’t Apologize,” [USA Today](#), 2/28/14)

Democrats And The American People Still Aren’t Sold On The Law

On ObamaCare’s Fourth Anniversary, Democrats Remain Divided Over ObamaCare. “With the fourth anniversary of President Obama’s signing of the Affordable Care Act this weekend, if you were a Democrat boasting about the health law, you were more than likely a party official or lawmaker with a seat so safe you could publicly celebrate the occasion.” (Frank James, “Health Law’s Fourth Birthday Divides Democrats, Unites GOP On Message,” [NPR](#), 3/21/14)

- **A Majority Of Americans Continue To Disapprove Of ObamaCare.** “Four years after the law’s passage, the Affordable Care Act remains unpopular with the American public, with a majority (53 percent) of U.S. adults saying they disapprove of President Obama’s signature health care legislation. A new national survey from the Pew Research Center finds that 53 percent of Americans disapprove of ObamaCare as it passes its four-year anniversary on Mar. 23.” (Benjamin Fearnow, “Poll: At 4 Year Anniversary, Majority Of Americans Disapprove Of ObamaCare,” [CBS](#), 3/21/14)

Senate Democrats Expressed “A High Level Of Anxiety” About ObamaCare Fallout When Meeting With White House Officials Last Month. “When two senior White House officials - Jennifer Palmieri, the communications director, and Phil Schiliro, the health care adviser - went to the Capitol late last month to address Senate Democrats about the Affordable Care Act, they were met with angry questions about why Mr. Obama’s well-funded advocacy group, Organizing for Action, was not airing commercials offering them cover on the health law. Among those raising concerns was Senator Michael Bennet of Colorado, chairman of the Democratic Senatorial Campaign Committee, who also has a low-key style and warm relationship with Mr. Obama. ‘They did not want to hear about health care enrollment,’ one source familiar with the meeting said, describing ‘a high level of anxiety.’” (Jonathan Martin and Ashley Parker, “Obama Factor Adds To Fears Of Democrats,” [The New York Times](#), 3/15/14)

- **Problems With ObamaCare “Are Part Of A Toxic Mix” Facing Democrats In 2014.** “Problems with the president’s health care law are part of a toxic mix as politicians must also grapple with Americans grouching about the job market and global instability presented by the Ukraine crisis.” (Steve Holland and Thomas Ferraro, “Democrats Seek Ways To Limit Obamacare Fallout After Florida Defeat,” [Reuters](#), 3/16/14)