



ObamaCare Horror Stories Continue

The ObamaCare Enrollment Period May Be Over, But Americans Are Still Getting Bad News

People Who Purchased ObamaCare Plans This Year Will Be Hit With Higher Rates In 2015. “With the results sure to affect politics as well as pocketbooks, health insurers are preparing to raise rates next year for plans issued under the Affordable Care Act. But how much depends on their ability to predict how newly enrolled customers — for whom little is known regarding health status and medical needs — will affect 2015 costs.” (Jay Hancock, “Insurers To Raise Rates For ObamaCare-Linked Policies,” [Kaiser Health News](#), 4/27/14)

Analysts Are Warning That Americans Will Be Shocked By Higher Premiums This November

ObamaCare’s Biggest Player, WellPoint, “Is Talking About Double-Digit Rate Hikes For 2015.” “WellPoint, the biggest player in the online exchanges, is talking about double-digit rate hikes for 2015.” (Jay Hancock, “Insurers To Raise Rates For ObamaCare-Linked Policies,” [Kaiser Health News](#), 4/27/14)

- **According To The President Of WellPoint In March 2014: “Rate Increases ... Will Probably Be In Double Digit Plus.”** “‘Looking at the rate increases on a year-over-year basis on our exchanges, and it will vary by carrier, but all of them will probably be in double digit plus,’ Ken Goulet, president of WellPoint’s commercial business, told investors in New York on Friday.” (David Morgan and Caroline Hunter, “Insurers See Double-Digit ObamaCare Price Rises In Many States Next Year,” [Reuters](#), 3/21/14)

Mark Bertolini, Aetna’s Chief Executive Announced That Premiums Would Rise In The States That Aetna Sells Plans On The ObamaCare Exchanges. “Aetna chief executive Mark Bertolini says premium increases in those 17 states, which encompass 132 rating areas, will be quite literally all over the map in 2015.” (Jason Millman, “Aetna: Late ObamaCare Changes Account For Half Of 2015 Premium Increases,” [The Washington Post’s Wonk Blog](#), 4/24/14)

- **Bertolini: In Some States, Premiums “Will Be Over Double Digits.”** “He said those increases will range from ‘the very low single digits’ to ‘some that will be over double digits.’ That depends on the number of members, the demographics of memberships and what limited information the company has about new members, he said.” (Jason Millman, “Aetna: Late ObamaCare Changes Account For Half Of 2015 Premium Increases,” [The Washington Post’s Wonk Blog](#), 4/24/14)

Chet Burrell Of CareFirst BlueCross BlueShield: “I Do Think That It’s Likely Premium Rate Shocks Are Coming.” “‘I do think that it’s likely premium rate shocks are coming. I think they begin to make themselves at least partially known in 2015 and fully known in 2016,’ said Chet Burrell, chief executive

officer of CareFirst BlueCross BlueShield. “That will be different in different parts of the country. I don’t think it will be uniformly the same.” (Caroline Humer and David Morgan, “U.S. Insurers Fear Backlash Over New ObamaCare Rate Increases,” [Reuters](#), 4/1/14)

An Insurance Official Expects Rates At His Company To Triple On The ObamaCare Exchange. “The insurance official, who hails from a populous swing state, said his company expects to triple its rates next year on the ObamaCare exchange.” (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)

“Nobody Is Predicting Decreases.” “Analysts’ expectations vary, but nobody is predicting decreases.” (Jay Hancock, “Insurers To Raise Rates For ObamaCare-Linked Policies,” [Kaiser Health News](#), 4/27/14)

With Premiums Set To Increase, It’s No Wonder The Obama Administration Is Trying To Shield 2014 Democrats From The Fallout

The White House Pushed Back “The Start Of Next Year’s Open Enrollment Period Past The 2014 Midterm Elections. “Stung by a brutally messy October for ObamaCare, the White House is pushing the start of next year’s open enrollment period past the 2014 midterm elections.” (Devin Dwyer, “White House Delays 2015 ObamaCare Enrollment,” [ABC News’ The Note](#), 11/22/13)

The Delay Will Prevent Customers From Accessing The ObamaCare Exchange To See Prices Until After The 2014 Midterm Elections. “The Department of Health and Human Services tells ABC News that it is delaying by one month the 2015 sign-ups in the health insurance marketplace – from Oct. 15 to Nov. 15, 2014. The shift means consumers will not be able to access the marketplace to see plans – or prices – until after votes are cast.” (Devin Dwyer, “White House Delays 2015 ObamaCare Enrollment,” [ABC News’ The Note](#), 11/22/13)

- **Industry Experts Have Speculated That The White House “Wants To Avoid Widespread Sticker Shock” Among Voters.** “Some industry experts, citing the likelihood of big premium hikes for 2015, speculate that the administration likely wants to avoid widespread sticker shock just days before an election in which ObamaCare is already a contentious issue.” (Devin Dwyer, “White House Delays 2015 ObamaCare Enrollment,” [ABC News’ The Note](#), 11/22/13)

FOR OBAMACARE “LOSERS,” THE FUTURE DOESN’T PROVIDE ANY RELIEF

As Noted By *The New York Times*, “A Common Thread Running Through Stories Of The Unenrolled Is Cost.” “A common thread running through stories of the unenrolled is cost. Many people either do not qualify for federal subsidies or believe that the assistance is not enough to make insurance affordable, interviews with consumers and experts suggested.” (Abby Goodnough, “Looking At Costs And Risks, Many Skip Health Insurance,” [The New York Times](#), 4/21/14)

People Who Had Their Plans Cancelled And Don’t Qualify For A Subsidy Will 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)

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If Americans Are Struggling To Afford ObamaCare Today, How Will They Ever Afford ObamaCare Tomorrow?

A Freelance Documentary Producer In New York Who Didn't Qualify For A Subsidy Was "Put Off By The High Deductibles" In ObamaCare, Choosing Instead To Pay The Individual Mandate Penalty.

"Heidi Reinberg, 53, a freelance documentary producer who lives in Brooklyn, said she had gone uninsured for most of her adult life and had managed just fine. She did check out her options through New York's marketplace but said she was not impressed. She did not qualify for a subsidy based on her 2013 income, she said, and was particularly put off by the high deductibles on many of the plans available to her. ... But for now, like many others, she has decided that the financial penalty for not buying insurance is more palatable than the cost of premiums and deductibles." (Abby Goodnough, "Looking At Costs And Risks, Many Skip Health Insurance," [The New York Times](#), 4/21/14)

After An ObamaCare Glitch Miscalculated The Cost Of His New ObamaCare Plan, A Self-Employed Carpenter In Louisville Decided To Skip ObamaCare's Higher Costs For His Old Plan. "Drew Lacy, 32, a self-employed carpenter in Louisville, encountered a technical glitch with the online marketplace that dissuaded him from signing up. Mr. Lacy enrolled last fall in a plan with monthly premiums of about \$200 after a subsidy and what appeared to be a \$250 annual deductible. But in December, his broker informed him that Kynect had miscalculated because of a programming error. The error, which the exchange acknowledged, affected about 2,100 people. Mr. Lacy's deductible, he learned, would actually be much higher; other out-of-pocket costs would be higher, too." (Abby Goodnough, "Looking At Costs And Risks, Many Skip Health Insurance," [The New York Times](#), 4/21/14)

- **Unfortunately, ObamaCare Will Force The Cancellation Of His Affordable Plan.** "For now, he is holding on to his old plan, which costs \$98 a month and has a \$3,500 deductible. But it will be canceled this fall, he said, because it does not meet the new coverage requirements of the Affordable Care Act." (Abby Goodnough, "Looking At Costs And Risks, Many Skip Health Insurance," [The New York Times](#), 4/21/14)

A Seattle Woman Found That The High Cost Of ObamaCare Plans Was "Unfeasible," Choosing Instead To Go Without Health Coverage. "Ms. Williams, who earns less than \$40,000 a year at a small marketing firm in Seattle, said she did not want to hand over what little discretionary money she had after rent and other living expenses to an insurance company. She has been uninsured since moving a year ago from Ohio, where she had a job with health benefits. She qualified for a subsidy to help buy coverage through Washington's marketplace, but said that she still would have had to pay around \$135 a month for the least expensive plan, with a \$6,000 deductible that she said made it unfeasible. ... But when she looked closely at the costs, she decided her resentment was justified." (Abby Goodnough, "Looking At Costs And Risks, Many Skip Health Insurance," [The New York Times](#), 4/21/14)

A Los Angeles Health Store Manager Who Considers Himself Healthy Is Unable To Afford The Lowest Health Premium At \$240 A Month. "Steven Petersen, 40, of Los Angeles said he looked into his options, but couldn't afford \$240 a month, the lowest premium he could find. 'My mom's been calling every day saying, 'You need to get health insurance,' said Petersen, who manages a West Hollywood health store. 'But I'm a pretty healthy guy, so I really don't see the point of it because it's so expensive.' He'd prefer a cheap catastrophic coverage plan, but those are only offered to consumers under 30 years old or people with hardship exemptions." (Stephanie O'Neill, "What ObamaCare? Meet 4 People Choosing To Remain Uninsured," [Southern California Public Radio](#), 4/28/14)

A Vermont Couple Decided To Pay ObamaCare's Individual Mandate Rather Than Pay Nearly \$500 A Month In Health Care Premiums. "Chris Brzezicki ('brez-IT-ski') of Barre says he and his wife Carol opted to skip the coverage and pay a penalty of more than \$400 a year after determining they could not

afford a monthly premium of about \$250 and an annual deductible of \$7,000.” (“Number Of Vermonters Without Health Care Unclear,” [The Associated Press](#), 4/21/14)

A Part-Time Nurse From North Carolina Found That ObamaCare Health Plans Were Unaffordable, Despite Carrying A \$6,500 Deductible And Qualifying For A Subsidy. “‘I’m a nurse, but my employer doesn’t offer health insurance,’ said Gwen Eliezer, 32, who lives an hour north of Asheville in rural northwestern North Carolina. ... Eliezer works an average of 29 hours a week and isn’t considered a full-time employee. She said she can’t afford the \$200 monthly premium and \$6,500 deductible in the plan she found on the federal health insurance exchange — even with a premium subsidy.” (Judy Lin, “ObamaCare Falling Short On Insuring The Uninsured,” [The Associated Press](#), 4/21/14)

For An Ohioan, ObamaCare’s Costs “Would Be A Hard Chunk Out Of A Family Of Four To Afford Insurance.” “For others, the problem is financial; despite the fact subsidies are available. Another person told us, ‘It would be a hard chunk out of a family of four to afford that insurance.’” ([WSYX](#), 3/24/14)

High Health Care Costs For An Indianapolis Tax Preparer Have Led Him To Consider Paying ObamaCare’s Individual Mandate Tax. “Self-employed Indianapolis tax preparer Ed Gagen likewise has not found the affordable part of the law. Gagen and his wife went without insurance before the law took effect because they couldn’t find a plan that fit their budget. Costs are even higher now, said Gagen, who is leaning toward staying uninsured, even though that means paying a penalty — either \$95 a person or 1 percent of modified household income, whichever is higher. ‘I think it’s going to be far less than what the insurance would cost,’ Gagen said of the federal fee for people who don’t buy insurance.” (Maureen Groppe, “Affordable Care Act Not So Affordable, Some Hoosiers Say,” [The Indianapolis Star](#), 3/25/14)

- **Ed Gagen: “They Can Drop That Affordable Word.”** “‘They can drop that affordable word,’ he said. ‘I don’t think it’s affordable without subsidies.’” (Maureen Groppe, “Affordable Care Act Not So Affordable, Some Hoosiers Say,” [The Indianapolis Star](#), 3/25/14)

A Pottery Shop Owner In Rural Georgia Has Decided To Pay \$700 In ObamaCare Mandated Penalties For Her And Her Husband After Rates On The ObamaCare Exchange Were Unaffordable. “Even some people who qualify for federal assistance, such as Stacie Brown, owner of a pottery shop, are balking. ... She and her husband have decided to forgo coverage for themselves, even though they may face a tax penalty of \$700. ‘I can’t afford the affordable health care,’ she said. ‘I don’t know anyone in this area who can afford it, and I do pretty well in life.’” (Jordan Rau, “In Rural Georgia, Federal Health Insurance Marketplace Proves Unaffordable To Many,” [The Washington Post](#), 2/1/14)