



For Many Families, ObamaCare Isn't A Reason To Be Jolly

On The 1st Day Of ObamaCare, Democrats Gave To Me ... A Nightmare For My Family

OBAMACARE'S IMPACT ON FAMILY HEALTH CARE COSTS IS A NIGHTMARE FOR FAMILIES

For Many Americans And Their Families, ObamaCare Is "Driving Their Premiums Way Up – In Some Cases Doubling Them, Or More." "The few people who made it through the website are seeing their options for the first time, and some are not happy about what they're seeing. Those with lower incomes are eligible for substantial subsidies, but middle income folks making 400 percent of poverty or more don't get a thing, and the new insurance market rules are driving their premiums way up — in some cases doubling them, or more." (Brett Norman and Jonathan Allen, "ObamaCare Headaches: More Than The Website," [Politico](#), 10/28/13)

- **Americans "Are Angrily Complaining About 'Sticker Shock.'" "Americans who face higher - insurance costs under President Obama's health-care law are angrily complaining about 'sticker shock,' threatening to become a new political force opposing the law even as the White House struggles to convince other consumers that they will benefit from it."** (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)

Middle-Class Families Will Face "Hefty Increases On Their Insurance Bills" Due To ObamaCare.

"These middle-class consumers are staring at hefty increases on their insurance bills as the overhaul remakes the health care market. Their rates are rising in large part to help offset the higher costs of covering sicker, poorer people who have been shut out of the system for years." (Chad Terhune, "Some Health Insurance Gets Pricier As ObamaCare Rolls Out," [Los Angeles Times](#), 10/26/13)

- **"A Family Of Four Bringing Home \$94,000" Will "Bear The Full Brunt Of The New Prices."** "And while subsidies are available to offset the costs to lower income people, individuals making more than \$46,000 or a family of four bringing home \$94,000, bear the full brunt of the new prices. The big reveal has shocked some consumers, especially the healthy ones who had relatively affordable insurance before and make too much money to get subsidized coverage next year." (Brett Norman and Jonathan Allen, "ObamaCare Headaches: More Than The Website," [Politico](#), 10/28/13)

As Families Receive Health Plan Cancellations, They Are Finding That Replacement Policies Are More Expensive

According To Insurance Industry Officials And State Insurance Commissioners, 5 Million People That Purchase Insurance On The Individual Health Insurance Market Have Received Cancellation Notices. “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)

As Americans’ Health Plans Are Cancelled Because Of ObamaCare, They Must Now Purchase More Expensive Policies. “The growing backlash involves people whose plans are being discontinued because the policies don’t meet the law’s more-stringent standards. They’re finding that many alternative policies come with higher premiums and deductibles.” (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)

“Hundreds Of Thousands Of Californians Who Purchase Their Own Health Insurance Are Bracing To Pay More For Their Plans, As The Cost Of The Federal Health Care Overhaul Lands Harder On Middle-Class Customers.” “Hundreds of thousands of Californians who purchase their own health insurance are bracing to pay more for their plans, as the cost of the federal health care overhaul lands harder on middle-class customers. Notices began arriving in recent weeks informing consumers that their plans are being phased out and replaced with policies that comply with requirements of the health care law. Many are being told to expect double-digit percentage increases in monthly costs, in part to help balance the cost of covering the underprivileged and those with pre-existing medical conditions who may not have had coverage.” (Christopher Cadelago, “In California, Hundreds Of Thousands To Pay More For Health Insurance,” [Sacramento Bee](#), 11/4/13)

- **Nearly 600,000 Californians Will See Their Health Care Premiums Increase From 5 Percent To As High As 50 Percent.** “But somewhere in the neighborhood of 590,000 will see their premiums increase by 5 percent to 10 percent, to more than 50 percent, based on several factors. Asked for a general description of those customers’ situations, Covered California Executive Director Peter V. Lee said, simply, ‘sad.’” (Christopher Cadelago, “In California, Hundreds Of Thousands To Pay More For Health Insurance,” [Sacramento Bee](#), 11/4/13)

FAMILIES ACROSS THE COUNTRY ARE EXPERIENCING THE OBAMACARE NIGHTMARE

A Kentucky Family Found Out That Their Insurance Premiums Will Nearly Triple Due To ObamaCare. “Andy and Amy Mangione of Louisville, Ky. and their two boys are just the kind of people who should be helped by ObamaCare. But they recently got a nasty surprise in the mail. ‘When I saw the letter when I came home from work,’ Andy said, describing the large red wording on the envelope from his insurance carrier, ‘(it said) ‘your action required, benefit changes, act now.’ Of course I opened it immediately.’ It had stunning news. Insurance for the Mangiones and their two boys, which they bought on the individual market, was going to almost triple in 2014 --- from \$333 a month to \$965.” (Jim Angle, “One Man’s ObamaCare Nightmare,” [Fox News](#), 9/24/13)

- **“The Insurance Carrier Made It Clear The Increase Was In Order To Be Compliant With The New Health Care Law.”** (Jim Angle, “One Man’s ObamaCare Nightmare,” [Fox News](#), 9/24/13)

For A San Antonio Artist That Supported ObamaCare, Her And Her Son’s Health Plan Was Cancelled And Her Costs Will More Than Double In A New Plan. “Marlys Dietrick, a 60-year-old artist from San Antonio, said she had high hopes that the new law would help many of her friends who are chefs, actors or photographers get insured. But she said they have been turned off by high premiums and deductibles and would rather pay the fine. ‘I am one of those Democrats who wanted it to be better than this,’ she said. Her insurer, Humana, informed her that her plan was being canceled and that the rate for herself and her 21-year-old son for a plan compliant with the new law would rise from \$300 to \$705. On the federal Web site, she found a comparable plan for \$623 a month. Because her annual income is about \$80,000, she doesn’t qualify for subsidies.” (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)

Joel Lund, A Small Business Owner, Now Faces Only “Unaffordable Options” For His Family As His Insurance Plan That He Was Happy With Is No Longer Offered Under ObamaCare. “However, a Boise man whose plan recently ended, says he is facing only unaffordable options. After decades in the corporate world, Joel Lund recently decided to start his own business, a counseling company called Prepare For Rain. The decision meant he would need his own health care coverage for his family. He was pleased with his private plan, but it ended in October, and now isn’t offered under the new law.” (Karen Zatkulak, “Sticker Shock: Health Insurance Costs Nearly Double For Boise Man,” [KTVB](#), 12/5/13)

- **His Costs Will Nearly Double, From \$770 A Month To About \$1,300.** “We’re going to go from \$770 a month which we were paying up until October, to about \$1,300. I don’t see how this helps,” said Lund. Lund says he was shocked to hear that the most comparable plan would cost almost double.” (Karen Zatkulak, “Sticker Shock: Health Insurance Costs Nearly Double For Boise Man,” [KTVB](#), 12/5/13)
- **Lund Now Faces Hundreds In Extra Costs As His New Plan Doesn’t Cover Prescription Drugs.** “He eventually ended up with a short term policy to get him through the end of the year. ... Lund’s short term policy, like most, doesn’t cover prescriptions. He says he was shocked to learn the cost for one prescription would go from \$10 under his previous plan to \$454.” (Karen Zatkulak, “Sticker Shock: Health Insurance Costs Nearly Double For Boise Man,” [KTVB](#), 12/5/13)

The Buckley Family Of Marion, Arkansas Are Among The Millions Of Americans Losing Their Existing Healthcare Plans Due To ObamaCare. “When Jerry Buckley of Marion bought a health insurance plan for him and his wife two years ago, he wasn’t worried about whether he would be able to keep it after new regulations took effect under the federal Affordable Care Act. ‘I didn’t pay any attention to that because the president kept telling you, this won’t affect you if you like what you have,’ Buckley said last week. A few months ago, Buckley received a letter from Arkansas Blue Cross Blue Shield advising him that his plan does not comply with new standards taking effect Jan. 1 under the health care law.” (John Lyon, “Insurance Cancellations Add To Controversy Over Health Care Law,” [Arkansas News Bureau](#), 11/3/13)

- **The Replacement Plan Offered By Their Insurance Company Would Triple The Buckleys’ Monthly Premiums.** “Buckley was told that he and his wife could stay on the plan through the end of 2014, thanks to an extension allowed by the Arkansas Insurance Department, but after that they would either be rolled over into a plan with triple the monthly premiums or they would have to shop for another plan.” (John Lyon, “Insurance Cancellations Add To Controversy Over Health Care Law,” [Arkansas News Bureau](#), 11/3/13)

A Milwaukee Family Prepares For Sticker Shock As ObamaCare Penalizes Their Health Care Plan

For Offering Benefits That Are Too Generous. NBC's BRIAN WILLIAMS: "We are back with more about the fine print in the president's new health care plan. Tonight it is about the 75 million or so Americans who get their health insurance through large employers. During this traditional insurance enrollment period, as you may know, some folks have been surprised to see some out of pocket cost increases they weren't expecting in part because of the h new law. Tonight our senior investigative correspondent Lisa Myers explains why." LISA MYERS: "When Billy and Aaron Baker and their two kids in Milwaukee got their insurance notice this year. They were pleased their premiums will go up only \$4 a month next year. They were shocked to discover they are getting less coverage for their money. Their deductible has gone from zero to \$1,000 with a \$2,500 out of pocket maximum." BILLY BAKER: "I look at the whole thing and say, what's going on? Why is it getting worse and why are we having to pay more?" MYERS: "Hip surgery, which cost Billy only \$375 this year would cost as much as \$2,500 if she had waited until next year. Aaron's employer wrote the changes are needed to avoid the excise tax imposed by the new health care law. It's known as the Cadillac tax and hits the most generous health plans beginning in 2018." BAKER: "Saying your insurance is too good, so we are going to give you a penalty. It's kind of outrageous to me." ([NBC News](#), 11/25/13)

For Some North Carolina Families, ObamaCare Has Driven Up The Cost Of Their Plans So Much That Subsidies Aren't Enough. "But for some, the subsidies aren't enough. Galvano said she currently pays \$282 a month for an insurance plan with a \$3,500 deductible, and her monthly premium is set to jump to \$552 next year. Even with her estimated \$165 subsidy, she'll be paying more to keep the insurance she has." (Paige Rentz, "Fayetteville Residents Struggle With Obamacare Eligibility," [Fayetteville Observer](#), 10/24/13)

Due To ObamaCare, One Illinois Man's Premiums To Cover Himself And His Daughter "Will More Than Double." "Adam Weldzius, a nurse practitioner, considers himself better informed than most when it comes to the inner workings of health insurance. But even he wasn't prepared for the pocketbook hit he'll face next year under President Barack Obama's health care overhaul. If the 33-year-old single father wants the same level of coverage next year as what he has now with the same insurer and the same network of doctors and hospitals, his monthly premium of \$233 will more than double. If he wants to keep his monthly payments in check, the Carpentersville resident is looking at an annual deductible for himself and his 7-year-old daughter of \$12,700, a more than threefold increase from \$3,500 today." (Peter Frost, "ObamaCare Deductibles A Dose Of Sticker Shock," [Chicago Tribune](#), 10/13/13)

A Michigan Family Will Lose Their Plan And Pay More For Health Care Due To ObamaCare. "The policies that are ending were often less expensive on the individual market because they provided limited benefits and were sold to healthier consumers. And that was fine with consumers such as Josh Mulder. Mulder had landed a plan several years ago that cost his Wixom family of four just \$291 a month. That policy will end Dec. 31, according to a letter from his insurer. The policy didn't cover things such as maternity care or prescription drugs, but, Mulder said, his family is generally healthy and he was willing to take the risk. 'I had a great rate,' he said." (Robin Erb, "146,000 Michiganders - At Least - Face Loss Of Cheap Policies Under New Health Care Reform Rules," [Detroit Free Press](#), 10/13/13)

A Chicago Tribune Analysis Found That Families In Illinois Will Pay More For Health Care Than Promised By The Obama Administration. "To promote the Oct. 1 debut of the exchanges, the online marketplaces where consumers can shop and buy insurance, Obama administration and Illinois officials touted the lower-than-expected monthly premiums that would make insurance more affordable for millions of Americans. But a Tribune analysis shows that 21 of the 22 lowest-priced plans offered on the Illinois health insurance exchange for Cook County have annual deductibles of more than \$4,000 for an individual and \$8,000 for family coverage." (Peter Frost, "ObamaCare Deductibles A Dose Of Sticker Shock," [Chicago Tribune](#), 10/13/13)