



ObamaCare Nightmares In The States

A Look At The Mounting ObamaCare Horror Stories Across The Country

DEMOCRATS ARE RUNNING AWAY FROM OBAMACARE AS AMERICANS LEARN THE TRUE CONSEQUENCES OF THE LAW

Heading Into The 2014 Midterms, ObamaCare Continues To Threaten Democrats Fortunes In The U.S. House And Senate. “As Democrats approach the 2014 midterm elections, they are grappling with an awkward reality: Their president’s health care law — passed with no Republican votes — remains a political liability in many states, threatening their ability to hold on to seats in the Senate and the House.” (Ashley Parker, “On Health Act, Democrats Run In Fix-It Mode,” [The New York Times](#), 2/16/14)

- **“For Democrats Running For Congress In Dozens Of Districts, The Affordable Care Act They Once Boasted About Is One Of The Largest Obstacles To Their Re-Election Bids In November.”** (Anita Kumar, “With Voters Skeptical, Dozens Of Democrats Inch Away From ObamaCare,” [McClatchy](#), 2/20/14)

Democrats Are Crafting Campaign Ads Running Away From ObamaCare. “In races across the country, Democrats and their supporters are tailoring campaign ads in a way that distances the candidates from the health law’s problems, casts them as a potential savior, and warns of dire consequences if Republicans are back in charge.” (James Hohmann, “Dems’ New 2014 Plan: Neutralize ObamaCare,” [Politico](#), 2/17/14)

National Journal Headline: “Where Is the Democratic Party’s Pro-ObamaCare Campaign?” (Beth Reinhard, “Where Is The Democratic Party’s Pro-ObamaCare Campaign,” [National Journal](#), 2/6/14)

Obama’s Campaign Offshoot – Organizing For Action (OFA) Is Focusing On Other Issues Than ObamaCare. “Even Organizing for Action, the advocacy offshoot of President Obama’s campaign, is focusing elsewhere, currently airing ads touting President Obama’s support for raising the minimum wage.” (Beth Reinhard, “Where Is The Democratic Party’s Pro-ObamaCare Campaign,” [National Journal](#), 2/6/14)

- **“The Last Time OFA Ran Pro-ObamaCare Ads Was Last Summer.”** (Beth Reinhard, “Where Is The Democratic Party’s Pro-ObamaCare Campaign,” [National Journal](#), 2/6/14)

Vice President Of A Political Advertising Firm: “Pro-ObamaCare Ads Are Like An Endangered Species, Like Seeing A Unicorn Or The Loch Ness Monster.” “‘Pro-ObamaCare ads are like an endangered species, like seeing a unicorn or the Loch Ness monster,’ said Elizabeth Wilner, Kantar Media senior vice president for political advertising. ‘Democrats are either not talking about it at all or talking

about it needing to be fixed.” (Beth Reinhard, “Where Is The Democratic Party’s Pro-ObamaCare Campaign,” [National Journal](#), 2/6/14)

ACROSS THE COUNTRY, AMERICANS ARE FINDING OUT THAT OBAMACARE’S INTENTIONS WERE JUST A MYTH

For People In Rural Areas Across The Country, ObamaCare Is Bringing Higher Premiums And Less Choices

An Analysis By The Wall Street Journal Found That Many Americans That Reside In Rural, Poorer Areas Of The Country Face Limited Health Options And High Premiums On The ObamaCare Exchange. “Hundreds of thousands of Americans in poorer counties have few choices of health insurers and face high premiums through the online exchanges created by the health-care law, according to an analysis by The Wall Street Journal of offerings in 36 states.” (Timothy W. Martin and Christopher Weaver, “For Many, Few Health-Plan Choices, High Premiums On Online Exchanges,” [The Wall Street Journal](#), 2/13/14)

- **“Consumers In 515 Counties, Spread Across 15 States, Have Only One Insurer Selling Coverage Through The Online Marketplaces, The Journal Found.”** (Timothy W. Martin and Christopher Weaver, “For Many, Few Health-Plan Choices, High Premiums On Online Exchanges,” [The Wall Street Journal](#), 2/13/14)

The Cost Of A Midlevel Plan For An Office Manager In Rural Florida Was About \$200 More Expensive Than A Similar Plan Offered In Tampa. “Rebecca Stephens, an office manager from Wauchula, Fla., recently discovered there was only one health insurer offering coverage in rural, low-income Hardee County, and the midlevel plan she wanted to buy cost about \$200 more a month than a similar plan in nearby Tampa.” (Timothy W. Martin and Christopher Weaver, “For Many, Few Health-Plan Choices, High Premiums On Online Exchanges,” [The Wall Street Journal](#), 2/13/14)

- **Rebecca Stephens: “That It Costs Me More For Health Insurance Than Someone In Tampa Doesn’t Seem Equal To Me.”** “‘That it costs me more for health insurance than someone in Tampa doesn’t seem equal to me,’ said Ms. Stephens.” (Timothy W. Martin and Christopher Weaver, “For Many, Few Health-Plan Choices, High Premiums On Online Exchanges,” [The Wall Street Journal](#), 2/13/14)

For A Small Business Owner In Rural Georgia, The Cost Of Coverage On The ObamaCare Exchange Is Unaffordable. If Lee Mullins lived in Pittsburgh, he could buy mid-level health coverage for his family for \$940 a month. If he lived in Beverly Hills, he would pay \$1,405. But Mullins, who builds custom swimming pools, lives in southwest Georgia. Here, a similar health plan for his family of four costs \$2,654 a month. This largely agrarian pocket of Georgia, where peanuts and pecans are major crops and hunters bag alligators up to 10 feet long, is one of the most expensive places in the nation to buy health insurance through the new online marketplaces created by the federal health law.” (Jordan Rau, “In Rural Georgia, Federal Health Insurance Marketplace Proves Unaffordable To Many,” [The Washington Post](#), 2/1/14)

After Selecting A Plan For Her Son, A Pottery Shop Owner In Rural Georgia Decided To Forego Insurance Coverage For Her And Her Husband As 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. The cheapest ‘bronze’ plan for Brown, her husband and son would cost the family \$300 a month but not begin paying medical bills until they exceeded the \$6,300 individual deductible. The cheapest silver plan would cost \$508 a month but not start paying until a \$3,000 individual deductible was met. Her son’s pediatrician was not in any of the networks, and that was the one medical service she felt sure her family would use. Brown ultimately bought a \$256-a-month Assurant Health plan for her son, sold outside the marketplace, which covers his pediatrician and unlimited office visits. 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)

Californians Face An Uphill Battle Trying To Access Care Under ObamaCare

In California, ObamaCare Exchange Enrollees Continue To Suffer Roadblocks As They Attempt To Access Care. "After overcoming website glitches and long waits to get ObamaCare, some patients are now running into frustrating new roadblocks at the doctor's office. A month into the most sweeping changes to health care in half a century, people are having trouble finding doctors at all, getting faulty information on which ones are covered and receiving little help from insurers swamped by new business." (Chad Terhune, "ObamaCare Enrollees Hit Snags At Doctor's Offices," [Los Angeles Times](#), 2/4/14)

After Being Reassured That Her Oncologist Was Covered In A Plan She Chose On California's ObamaCare Exchange, A California Woman Found Out Her Doctor Didn't Accept The Plan She Chose. "Aliso Viejo resident Danielle Nelson said Anthem Blue Cross promised half a dozen times that her oncologists would be covered under her new policy. She was diagnosed last year with non-Hodgkin's lymphoma and discovered a suspicious lump near her jaw in early January. But when she went to her oncologist's office, she promptly encountered a bright orange sign saying that Covered California plans are not accepted." (Chad Terhune, "ObamaCare Enrollees Hit Snags At Doctor's Offices," [Los Angeles Times](#), 2/4/14)

After Signing Up For Coverage, A Woman Had Trouble Finding A Specialist After Four Specialists Refused To Accept Her Plan Purchased On The California Exchange. "Maria Berumen, a tax preparer in Downey, was uninsured for years because of preexisting conditions. The 53-year-old was thrilled to find coverage for herself and her husband for \$148 a month after qualifying for a big government subsidy. She jumped at the chance in early January to visit a primary-care doctor for long-running numbness in her arm and shoulder as a result of bone spurs on her spine. The doctor referred her to a specialist, and problems ensued. At least four doctors wouldn't accept her health plan — even though the state exchange website and her insurer, Health Net Inc., list them as part of her HMO network." (Chad Terhune, "ObamaCare Enrollees Hit Snags At Doctor's Offices," [Los Angeles Times](#), 2/4/14)

- **The Woman Called Her Health Plan's Provider Network "A Phantom Network."** "'It's a phantom network,' Berumen said." (Chad Terhune, "ObamaCare Enrollees Hit Snags At Doctor's Offices," [Los Angeles Times](#), 2/4/14)

After Enrolling In A Covered California Plan That Offered A Large Provider Network, A Man Found Out That He Could No Longer Access His Family's Orthopedic Surgeon. "Scott Marshutz of Dana Point said he picked a Blue Shield PPO plan in the exchange so he and his wife would have greater choice of doctors. But when he booked an appointment recently with his orthopedic surgeon, the doctor's office said it wasn't taking Covered California plans." (Chad Terhune, "ObamaCare Enrollees Hit Snags At Doctor's Offices," [Los Angeles Times](#), 2/4/14)

In Washington, Hundreds Of Children Are Being Denied Access To Their Doctors

Signing Up For Health Coverage In The State's ObamaCare Exchange Has "Backfired" For A Washington Family. SARAH FINK: "That's why we all pay into the system is because in that moment, when you're in a dire situation, then you hope that the insurance company is going to take care of you." CARTER EVANS: "And what did you find out?" FINK: "That it kind of backfired." ([CBS News](#), 2/8/14)

- **A Washington Mother Learned That Her Daughter Was Denied Care After Receiving An Authorization Letter For Care At The Seattle Children's Hospital.** CARTER EVANS: "What

began as an ear infection for four-year-old Kate Fink soon became much more serious. Her mother Sarah." SARAH FINK: "She couldn't hear out at all in one ear, so that was really scary." EVANS: "Kate's eardrum had ruptured. Her doctor recommended a specialist at Seattle's Children's Hospital." Fink: "What if it's permanent? What if it's you know untreatable?" EVANS: "The care was authorized by Sarah's insurer through Washington State's health care exchange. This is an approval letter for the coverage." Fink: "Yes." EVANS: "Four days later, this is a denial." FINK: "Exactly." ([CBS News](#), 2/8/14)

- **CBS News' Carter Evans: More Than 200 Kids Are "Facing The Same Dilemma."** CARTER EVANS: "For now, Seattle Children's Hospital is picking up the tab for Kate and more than 200 other patients facing the same dilemma, but eventually their parents may have to pay the bill." ([CBS News](#), 2/8/14)

Dr. Sandy Melzer: "The Exclusion Of A Major Provider Like Seattle Children's From Its Major Insurance Network In This Market Is Unprecedented." CARTER EVANS: "That letter says the hospital is out of network. Is this an isolated incident?" DR. SANDY MELZER: "This is not an isolated incident." EVANS: "Dr. Sandy Melzer is with Seattle's Children's Hospital." MELZER: "The exclusion of a major provider like Seattle Children's from its major insurance network in this market is unprecedented." ([CBS News](#), 2/8/14)

Dr. Sandy Melzer: "We're Seeing Denials Of Care, Disruptions In Care," For Families That Purchased Coverage "They've In Fact Found It's A False Promise." CARTER EVANS: "The hospital is considered in-network on only two of the seven plans from Washington State's health exchange. It's now suing to be included on all of them." DR. SANDY MELZER: "We're seeing denials of care, disruptions in care. We're seeing a great deal of confusion, and at times, anger and frustration on the part of these families who bought insurance thinking that their children were going to be covered and they've in fact found it's a false promise." ([CBS News](#), 2/8/14)

ObamaCare Has Left Hundreds Of Louisianans And North Dakotans Without Access To Life-Extending Care

An ObamaCare Rule To Crack Down On ObamaCare Fraud Jeopardized Coverage For Hundreds Of People With HIV/Aids. "Hundreds of people with HIV/AIDS in Louisiana trying to obtain coverage under President Barack Obama's health care reform are in danger of being thrown out of the insurance plan they selected in a dispute over federal subsidies and the interpretation of federal rules about preventing ObamaCare fraud." (Sharon Begley and Julie Steenhuysen, "Aids Patients In ObamaCare Limbo As Insurers Reject Checks," [Reuters](#), 2/8/14)

- **Louisiana's Largest Insurer Notified Certain Customers That Their Plans Are Being Discontinued Due To A Decision To Not Accept Third-Party Payments Needed To Cover Premiums.** "The state's largest carrier is rejecting checks from a federal program designed to help these patients pay for AIDS drugs and insurance premiums, and has begun notifying customers that their enrolment in its ObamaCare plans will be discontinued. The carrier says it no longer will accept third-party payments, such as those under the 1990 Ryan White Act, which many people with HIV/AIDS use to pay their premiums." (Sharon Begley and Julie Steenhuysen, "Aids Patients In ObamaCare Limbo As Insurers Reject Checks," [Reuters](#), 2/8/14)
- **Blue Cross Blue Shield On North Dakota Has Also Rejected Third-Party Payments.** "The only other carrier that is refusing to accept such payments is Blue Cross Blue Shield of North Dakota, according to a CMS official." (Sharon Begley and Julie Steenhuysen, "Aids Patients In ObamaCare Limbo As Insurers Reject Checks,"

[Reuters](#), 2/8/14)

Robert Greenwald Of Harvard Law School Said That “Insurers Told Health Care Advocates That The November Guidance Requires Them To Reject Payments From The Ryan White Program In Order To Combat Fraud.” “The insurers told healthcare advocates that the November guidance requires them to reject payments from the Ryan White program in order to combat fraud, said Robert Greenwald, managing director of the Legal Services Center of Harvard Law School, a position Louisiana Blue still maintains.” (Sharon Begley and Julie Steenhuisen, “Aids Patients In ObamaCare Limbo As Insurers Reject Checks,” [Reuters](#), 2/8/14)

SMALL BUSINESS OWNERS IN STATES ACROSS THE COUNTRY ARE WEARY OF OBAMACARE’S IMPACT

ObamaCare Has Stopped An Arkansas Small Business From Expanding

ObamaCare Forced An Arkansas Furniture Store To Halt Expansion Throughout The State. “‘We have been a very blessed company,’ said Joe Donaldson, co-owner and General Manager of Sam’s Furniture in Springdale. ‘We’ve actually had double-digit increases the last three years in a row.’ Donaldson’s parents started the furniture company back in 1992 with a handful of other employees. Sam’s Furniture now has two locations in northwest Arkansas and employs close to 50 people. Less than two years ago, Donaldson was even ready to expand into central Arkansas with a third location, but his plans changed.” (J.R. Davis, “Small Businesses Face ‘HIT’ From New Federal Health Care Law,” [The City Wire](#) [Fort Smith, AR], 2/18/14)

Owner Of Sam’s Furniture: “We Would’ve Probably Already Had Been Open In Little Rock With A Third Store If This Whole Health Care Thing Wouldn’t Have Taken Place. “But It Scared The Heck Out Of Us.” “‘We would’ve probably already been open in Little Rock with a third store if this whole health care thing wouldn’t have taken place,’ said Donaldson. ‘But it scared the heck out of us.’” (J.R. Davis, “Small Businesses Face ‘HIT’ From New Federal Health Care Law,” [The City Wire](#) [Fort Smith, AR], 2/18/14)

- **“So, For Now, An Expansion Into Little Rock – Which Would Add Between 30-40 New Arkansas Jobs – Will Have To Wait.”** (J.R. Davis, “Small Businesses Face ‘HIT’ From New Federal Health Care Law,” [The City Wire](#) [Fort Smith, AR], 2/18/14)

As Sam’s Furniture Has Increased Sales, They’ve Had To Eliminate Jobs To Stay Below ObamaCare’s Employer Mandate Or Pay Thousands In Extra Costs. “‘We were at about 56 employees when this whole health care thing started,’ explains Donaldson, who estimates the HIT will cost his company tens of thousands of dollars in 2014. ‘Not only have we grown our volume, but we’ve had to do it with six or seven less people because we had to get under that 50.’” (J.R. Davis, “Small Businesses Face ‘HIT’ From New Federal Health Care Law,” [The City Wire](#) [Fort Smith, AR], 2/18/14)

To Offset Losses From ObamaCare, Sam’s Furniture Will Either Raise Prices Or Cut Benefits And Employees. “‘I hate to say that businesses will just raise prices, but – in reality – that’s what is going to happen,’ said Donaldson. ‘We’re either going to have to raise prices to offset the loss of that margin of profit to basically get over that added expense, or they will cut benefits and cut employees.’” (J.R. Davis, “Small Businesses Face ‘HIT’ From New Federal Health Care Law,” [The City Wire](#) [Fort Smith, AR], 2/18/14)

A Utah Small Business Owner Was Forced To Cut Employee Health Insurance After Finding Out His Health Care Costs Would Triple Under ObamaCare

Ogden Small Business Owner Found That The Cost Of His Small Group Health Plan Would Triple Under ObamaCare. “Ogden business owner, Chad Nay was shocked when he found out how much the cost of his group insurance plan was going up under the Affordable Care Act. ‘As a small business owner,

under 50 employees, the group plan under ObamaCare tripled as far as cost goes of what it would cost me to cover us as a group,' said Nay." (Glen Mills, "ACA 101: Utah Business Owners Are Trying To Find Their Way Through Insurance Changes," [KTVX](#), 2/15/14)

- **Due To The Higher Costs Faced Under ObamaCare, The Owner Cancelled The Health Plan And Employees Must Now Seek Coverage On The ObamaCare Exchange.** "The increased cost wasn't an option, so he decided the best way was for the entire crew at Superior Computers to individually go to the federal marketplace, healthcare.gov, leading to more challenges. 'Now I've got to find a way, how do I help my guys pay for their private insurance they had to get through healthcare.gov,' said Nay." (Glen Mills, "ACA 101: Utah Business Owners Are Trying To Find Their Way Through Insurance Changes," [KTVX](#), 2/15/14)

According To The Owner, ObamaCare Is A "Huge Distraction." "'The thing that is frustrating to me is I'm a business owner, I've got customers I've got to take care of, I've got a business to run and it's a huge distraction having to get all this taken care of,' said Nay." (Glen Mills, "ACA 101: Utah Business Owners Are Trying To Find Their Way Through Insurance Changes," [KTVX](#), 2/15/14)