



# ObamaCare Train Wreck - 99 Days And Counting

*As Implementation Of ObamaCare Continues To Move Forward, Obama Has Failed To Deliver On His Health Care Promises*

**OBAMA'S "PUBLIC OPTION" IS STARTING TO BECOME A DISAPPOINTMENT IN THE STATES**

*Obama Promised ObamaCare Would Create Competition That Would Result In Lower Costs*

In 2009, Obama Promised That ObamaCare Would Create Competition By Allowing Insurance Companies To Compete With Non-Profit Plans To Lower Costs. OBAMA: "I also strongly believe that one of the options in the exchange should be a public option, in order for us to create some competition for the private insurers to keep them honest. If they are in fact giving good service and providing high-quality coverage, then that's where people will want to go. But there should be a benchmark there of a public plan, non-for-profit plan, that keeps administrative costs low and is focused on providing good service." (President Barack Obama, [Remarks In An Online Town Hall On Health Care](#), Annandale, VA, 7/1/09)

*Thus Far, Obama's Plan Has Failed To Spark Competition In The ObamaCare Marketplaces*

**Politico's Pulse Headline: "Multistate Plans May Roll Out With A Thud."** (Kyle Cheney, [Politico's Pulse](#), 6/24/13)

- **"A Program Meant To Beef Up Competition In The ObamaCare Exchanges May Not Add Much To The Mix Of Insurance Options After All."** (Brett Norman, "Affordable Care Act Multistate Program Not Sparking Competition," [Politico](#), 6/24/13)

**Obama's "Public Option" Was "Supposed To Provide At Least Two New Insurance Options In Every State."** "The Multi-State Plan Program — which was the closest thing to a watered-down 'public option' that made it into the final health law — is eventually supposed to provide at least two new insurance options in every state." (Brett Norman, "Affordable Care Act Multistate Program Not Sparking Competition," [Politico](#), 6/24/13)

- **ObamaCare Called For "Two Multistate Plans – And One Has To Be A Nonprofit" To "Compete With The Standard Commercial Plans."** "The Affordable Care Act calls for the federal government to contract with two multistate plans — and one has to be a nonprofit. They have to be available in at least 31 states next year, although they don't necessarily have to be available in

every community in a state at the outset. Within four years, they have to be available nationwide. Having failed to get a government-run public option, backers wanted at least one nationwide, nonprofit alternative to compete with the standard commercial plans.” (Brett Norman, “Affordable Care Act Multistate Program Not Sparking Competition,” [Politico](#), 6/24/13)

- **Only One Insurer Has Indicated That It Will Offer Multistate Health Plans.** “So far, only Blue Cross Blue Shield has publicly declared that it will offer multistate plans. But the Blues already provide coverage in all 50 states, and the early indications are that their multistate plans will basically be clones of the standard plans they’ll be selling anyway in any given state. That means consumers won’t really be getting anything new.” (Brett Norman, “Affordable Care Act Multistate Program Not Sparking Competition,” [Politico](#), 6/24/13)

**Health Policy Experts And Insurance Regulators Have Been Skeptics Of The ObamaCare Program As “The Remaining Question Is Whether Any Real Competition Is Possible.”** “Many policy experts and insurance regulators have been skeptical of the program from the outset. ... The remaining question is whether any real competition is possible. Only a small group of insurers are capable of offering new plans in 31 states next year, said Sabrina Corlette, a research professor at Georgetown University’s Health Policy Institute and a consumer representative at NAIC.” (Brett Norman, “Affordable Care Act Multistate Program Not Sparking Competition,” [Politico](#), 6/24/13)

### ***Insurers Continue To Be Circumspect Of Joining ObamaCare’s Exchanges, Which Are Falling Behind Deadline***

**In Some States, There May Be No Competition Between Health Plans As Insurers Have Been Lukewarm To Join The ObamaCare Exchanges.** “The nation’s largest health insurers are far from leaping at the chance to join new state health insurance exchanges under President Barack Obama’s reform law, making it likely that some markets will have little or no competition next year.” (Caroline Hunter, “Big U.S. Insurers Wary Of Entering New ObamaCare Markets,” [Reuters](#), 5/2/13)

- **It Was Assumed That The ObamaCare Exchanges Would Provide Consumers An Array Of Health Plans That Would Foster Competition To Lower Costs.** “A key principle of Obama’s health reform is that individuals will have a robust offering of insurance plans to choose from, and that competition for new customers in each state will help keep prices down for consumers.” (Caroline Hunter, “Big U.S. Insurers Wary Of Entering New ObamaCare Markets,” [Reuters](#), 5/2/13)

**The ObamaCare Exchanges Being Set Up By The Federal Government Are Likely To Miss The October 1 Deadline.** “New health insurance exchanges being set up by the federal government in more than 30 states under President Barack Obama’s 2010 healthcare overhaul could miss an October 1 deadline for open enrollment, a government report said on Wednesday.” (David Morgan, “New ‘ObamaCare’ Exchanges Could Miss Enrollment Deadline: GAO,” [Reuters](#), 6/19/13)

- **The Fundamental Parts Of The ObamaCare Exchanges “Had Not Been Completed.”** “The report by the nonpartisan Government Accountability Office (GAO) said key parts of the framework of the exchanges, including those that addressed consumers’ eligibility for federal subsidies, management and monitoring of insurance plans and consumer assistance, had not been completed.” (David Morgan, “New ‘ObamaCare’ Exchanges Could Miss Enrollment Deadline: GAO,” [Reuters](#), 6/19/13)

## **THE STRUGGLE WITH HIGH MEDICAL BILLS WAS SUPPOSED TO BE A PROBLEM OF THE PAST**

### ***Obama Promised That ObamaCare Would Help Those Struggling With Their Medical Bills***

**Obama Tried To Sell ObamaCare By Focusing On Those Who Have Trouble Paying Their Medical Bills.** OBAMA: "I'm here because of the countless others who have been forced to face the most terrifying challenges in their lives with the added burden of medical bills they can't pay. I don't think that's right." (President Barack Obama, [Remarks On Health Insurance Reform](#), Strongsville, OH, 3/15/10)

***Obama's Promise To Alleviate The Burden Of Medical Bills Is On The Path To Being Broken***

**In Tackling High Hospital Bills, "ObamaCare Doesn't Seem To Be Making Much Difference."** "Huge list prices charged by hospitals are drawing increased attention, but a federal law meant to limit what the most financially vulnerable patients can be billed doesn't seem to be making much difference." (Ricardo Alonso-Zaldivar, "Promise Of Price Cut On Hospital Bills Is In Limbo," [The Associated Press](#), 6/24/13)

- **Under ObamaCare, Hospitals Must Charge The Uninsured The Same As Those With Health Insurance.** "A provision in President Barack Obama's health care overhaul says most hospitals must charge uninsured patients no more than what people with health insurance are billed." (Ricardo Alonso-Zaldivar, "Promise Of Price Cut On Hospital Bills Is In Limbo," [The Associated Press](#), 6/24/13)

**ObamaCare's Failure To Prevent Medical Bankruptcies Is "A Problem That Will Not Go Away."** "The goal is to protect patients from medical bankruptcy, a problem that will not go away next year when Obama's law expands coverage for millions." (Ricardo Alonso-Zaldivar, "Promise Of Price Cut On Hospital Bills Is In Limbo," [The Associated Press](#), 6/24/13)

***As The Cost Of Health Care Continues To Rise, Tens Of Millions Of Uninsured Americans Will Continue To Face High Medical Bills***

**Under Obama, The Average Cost Of Family Health Care Premiums Has Increased By \$3,065 From \$12,680 To \$15,745, A 24.2 Percent Increase.** ("Employer Health Benefits; 2012 Annual Survey," [The Kaiser Family Foundation](#), 9/11/12)

- **"The Average Annual Premiums In 2012 Are \$5,615 For Single Coverage And \$15,745 For Family Coverage."** ("Employer Health Benefits, 2012 Annual Survey," [The Kaiser Family Foundation](#), 9/11/12)
- **"Average Premiums Increased 3% For Single Coverage And 4% For Family Coverage In The Last Year."** ("Employer Health Benefits; 2012 Annual Survey," [The Kaiser Family Foundation](#), 9/11/12)

**According To The CBO, 31 Million Americans Will Continue To Be Uninsured Through 2023.** ("Estimate Of The Effects Of The Affordable Care Act On Health Insurance Coverage," [Congressional Budget Office](#), 5/14/13)

**AS MORE BROKEN PROMISES COME TO LIGHT, A REFRESHER OF OBAMA'S BROKEN PROMISES OF THE PAST**

***Americans Were Promised That They Would Save \$2,500 On Their Health Care Costs By The End Of His First Term***

**PROMISE:** As A Candidate, Obama Promised That His Health Care Reform Would Save American Families \$2,500 By The End Of His First Term. OBAMA: "If you've got health insurance, we're going to work with you to lower your premiums by \$2500 per family per year. And we will not wait 20 years from now to do it or 10 years from now to do it. We will do it by the end of my first term as president of the United States of America." (Senator Barack Obama, [Remarks At Campaign Event](#), Columbus, OH, 2/27/08)

**The Nonpartisan Society Of Actuaries Has Found That ObamaCare Will Increase Health Insurance Costs "By An Average Of 32 Percent Per Person."** "The Society of Actuaries, a nonpartisan professional association, has issued a new report warning that the cost of medical claims in the new individual-

insurance market could rise by an average of 32% per person over the first few years the law is in place, as more people with higher medical needs get coverage, and that the impact will be very different depending on the state. Medical bills are another key factor in determining premiums.” (Louise Radnofsky, “Sebelius: Some Could See Insurance Premiums,” [The Wall Street Journal](#), 3/26/13)

- **The Premium Increases Come From ObamaCare’s Effect On “Medical Claims Costs -- The Biggest Driver Of Health Insurance Premiums.”** “Medical claims costs — the biggest driver of health insurance premiums — will jump an average 32 percent for Americans’ individual policies under President Barack Obama’s overhaul, according to a study by the nation’s leading group of financial risk analysts.” (Ricardo Alonso-Zaldivar, “Study: Health Overhaul To Raise Claims Cost 32 Percent,” [The Associated Press](#), 3/26/13)

**BROKEN: Obama’s Promise To Americans That ObamaCare Will Bring Down Health Premiums “Seems A Stretch Now.”** “Obama has promised that the new law will bring costs down. That seems a stretch now. While the nation has been enjoying a lull in health care inflation the past few years, even some former administration advisers say a new round of cost-curbing legislation will be needed.” (Ricardo Alonso-Zaldivar, “Study: Health Overhaul To Raise Claims Cost 32 Percent,” [The Associated Press](#), 3/26/13)

### ***Obama Promised That Americans Could Keep Their Health Care Plans Under ObamaCare***

**PROMISE: Obama Promised That “If You Like Your Insurance Plan, You Will Keep It. No One Will Be Able To Take That Away From You. It Hasn’t Happened Yet. It Won’t Happen In The Future.”** OBAMA: “They’ll see that if Americans like their doctor, they will keep their doctor. And if you like your insurance plan, you will keep it. No one will be able to take that away from you. It hasn’t happened yet. It won’t happen in the future.” (President Barack Obama, [Remarks By The President On Health Care Reform](#), Portland, ME, 4/1/10)

**BROKEN: Americans Are Finding Out That Obama’s “Keep Your Health Care Plan” Promise Is Just Not True.** “President Barack Obama promised over and over during the health care debate that ‘if you like your health care plan, you can keep your health care plan.’ It turns out that, for a lot of people, that isn’t true.” (David Nather, “4 Hard Truths Of Health Care Reform,” [Politico](#), 3/16/12)

- **More Americans Will Lose Their Employer Health Care Coverage Than Before ObamaCare Was Enacted.** “For one thing, CBO says 11 million Americans won’t get employment-based health insurance they would have had before the law — so they will be forced out (technically by their employer, not by the president, but the context will be the changes brought about by the health law). Another 9 million would gain coverage — but everyone who loses it will see their lives disrupted, and it will be used as more evidence of broken Obama promises.” (David Nather, “4 Hard Truths Of Health Care Reform,” [Politico](#), 3/16/12)
- **University Of Chicago Study Found That A Majority Of Health Plans Will Have To Change To Meet ObamaCare Standards.** “Just over half of the individual plans currently on the market do not meet the standards to be sold next year, when many key provisions of President Obama’s Affordable Care Act kick in, according to a University of Chicago study. That’s because the law sets new minimums for the basic coverage every individual health care plan must provide.” (Tami Luhby, “Most Individual Health Insurance Isn’t Good Enough For ObamaCare,” [CNN Money](#), 4/3/13)

### ***Obama Promised That ObamaCare Wouldn’t Raise Taxes On The Middle Class***

**PROMISE: Obama Promised That He Wouldn’t Raise Taxes On The Middle Class.** OBAMA: “I can make a firm pledge. Under my plan, no family making less than \$250,000 a year will see any form of tax increase, not your income tax, not your payroll tax, not your capital gains taxes, not any of your taxes.” (Senator Barack Obama, [Remarks](#), Dover, NH, 9/12/08)

**BROKEN: The Nonpartisan Joint Committee On Taxation Found That ObamaCare Raises Taxes And Shifts Costs Onto The Middle-Class.**

“There are a number of tax provisions in the health care bill that may directly increase taxes on some individuals and families earning less than \$200,000 and \$250,000 per year. Furthermore, other tax provisions in the bill that directly affect businesses may ultimately affect individuals and families earning less than \$200,000 and \$250,000, respectively, to the extent that increased taxes results in higher prices for the products of the affected businesses.” (Joint Committee On Taxation, [Letter To Senator Tom Coburn](#), 3/20/12)

- **“Millions Of Middle-Income Families” Could Get Hit By Higher Tax Bills If They Fail To Accurately Project Future Income.** “What happens if you or your spouse gets a raise and your family income goes up in 2014? You could end up with a bigger subsidy than you are entitled to. If that happens, the law says you have to pay back at least part of the money when you file your tax return in the spring of 2015. That could result in smaller tax refunds or surprise tax bills for millions of middle-income families.” (Stephen Ohlemacher, “ObamaCare Credits Could Trigger Surprise Tax Bills,” [The Associated Press](#), 4/2/13)