



Obama's Cavalier ObamaCare Distraction

Obama Can't Escape His Keep Your Plan Promise In Cleveland

TODAY, OBAMA PLAYED POLITICS TO SAVE DEMOCRATS AS THEY FACE THE 2014 MIDTERM ELECTION

Obama Made "A Political Decision" Allowing Insurance Companies To Offer ObamaCare Canceled Health Policies. "President Obama announced Thursday that insurance companies can offer health policies canceled under ObamaCare to customers that held them for an additional year. The move could prevent existing plans from being cancelled until after the 2014 midterm elections, a political decision designed to provide relief to Democrats worried the issue could cost them at the polls." (Elise Viebeck and Justin Sink, "Obama's Fix: Canceled Plans May Be Offered Until After Midterms," [The Hill's Health Watch](#), 11/14/13)

- **Americans Are Still At Risk Of Losing Their Health Care Plans.** "What the White House is announcing today is, under political pressure, a temporary step back from that policy stance. The Obama administration will allow insurance companies to renew policies that do not meet health law standards through the end of 2014, senior White House officials told reporters on a call this morning." (Sarah Kliff, "The White House's ObamaCare Fix Is About To Create A Big Mess," [The Washington Post's Wonk Blog](#), 11/14/13)

HOPING THAT THE WORST IS BEHIND HIM, OBAMA WILL PIVOT TO THE ECONOMY TODAY IN CLEVELAND

Instead Of Offering Ohioans An Apology For Losing Their Health Care Plan Today, Obama Will Pivot To The Economy. "There's a disconnect between those statements, and that could be a problem for President Barack Obama on Thursday. The president will visit the ArcelorMittal steel mill in Cleveland in the afternoon and is expected to not only brag on the mill's prowess but also use it as a backdrop for discussing post-recession growth. Look for him to promote his economic policies and make a connection between the auto industry rescue, mileage standards that will save fuel and cut emissions, and steel industry developments that should help achieve that goal, with ArcelorMittal at the forefront." (Stephen Koff, "With ObamaCare Mess Dominating Attention, Can The President Pivot In Cleveland To The Economy," [Cleveland Plain Dealer](#), 11/14/13)

BUT OBAMA CAN'T ESCAPE HIS BROKEN "KEEP YOUR PLAN" PROMISE TO OHIOANS

In The Cleveland Suburbs, Obama Repeatedly Promised That You Could Keep Your Plan And Your Doctor

President Obama: “So If You Like Your Plan, You Can Keep Your Plan. If You Like Your Doctor, You Can Keep Your Doctor. I Don’t Want To Interfere With People’s Relationships Between Them And Their Doctors.” OBAMA: “Our proposal builds on the current system where most Americans get their health insurance from their employer. So if you like your plan, you can keep your plan. If you like your doctor, you can keep your doctor. I don't want to interfere with people’s relationships between them and their doctors.” (President Barack Obama, [Remarks By The President On Health Care Reform](#), Strongsville, OH, 3/15/10)

- **Obama In 2009: “Reform Will Keep The Government Out Of Your Health Care Decisions, Giving You The Option To Keep Your Coverage If You're Happy With It.”** OBAMA: “If you have health insurance, the reform we're proposing will give you more security. You just heard Rick's story. Reform will keep the government out of your health care decisions, giving you the option to keep your coverage if you're happy with it. So don't let folks say that somehow we're going to be forcing government-run health care. It's just not true. And it will keep the insurance companies out of your health care decisions, too by stopping insurers from cherry-picking who they cover, and holding insurers to a higher standard for what they cover.” (President Obama, [Remarks At Town Hall Event](#), Shaker Heights, OH, 7/23/09)

Obama’s Promise To Ohioans Has Come Back To Haunt Him

Obama’s Assurance That People Could Keep Their Health Plan “Is Proving Empty For People Who Are Getting Cancellation Notices.” “President Barack Obama's soothing promise that Americans happy with their health insurance could simply keep it was doomed from the start, and everyone familiar with the market seemed to recognize that except the president. Even his aides said four years ago, early in the huge push for his health care law, that he wasn't to be taken literally on that point. But he kept making the promise, literally and forcefully, through the long debate about the overhaul, after it became law and directly to voters in the campaign for the 2012 election.” (Calvin Woodward, “Promises, Promises: A Big One That Got Away,” [The Associated Press](#), 10/31/13)

“Baffled Consumers Are Producing Real Letters From Insurance Companies That Directly Contradict Mr. Obama’s Oft-Repeated Reassurances That If People Like The Insurance They Have, They Will Be Able To Keep It.” “The rising concern about canceled health coverage has provided Republicans a more tangible line of attack on the law and its most appealing promise for the vast majority of Americans who have insurance: that it would lower their costs, or at least hold them harmless. Baffled consumers are producing real letters from insurance companies that directly contradict Mr. Obama’s oft-repeated reassurances that if people like the insurance they have, they will be able to keep it.” (Jonathan Weisman and Robert Pear, “Cancellation Of Health Care Plans Replaces Website Problems As Prime Target,” [The New York Times](#), 10/29/13)

Experts Say That Millions Of Americans Will Learn That Their Health Care Plans Will Be Canceled. “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)

“As Many As 10 Million Consumers Are Expected To Have Their Health Plans Terminated By Their Insurers Effective Jan. 1 Or After...” “As many as 10 million consumers are expected to have their health plans terminated by their insurers effective Jan. 1 or after, insurance experts said, meaning that millions of cancellation letters are likely to go out during the fall enrollment season.” (Louise Radnofsky and Timothy W. Martin, “Canceled Policies Heat Up Health Fight,” [The Wall Street Journal](#), 10/29/13)

- **Over 3.5 Million Americans Have Already Had Their Plan Canceled.** “At least 3.5 million Americans have been issued cancellations, but the exact number is unclear. Associated Press

checks find that data is unavailable in a half the states.” (“ObamaCare Finally Gets Real For Americans: At Least 3.5 Million Health Insurance Policies Canceled,” [The Associated Press](#), 11/4/13)

Obama Intentionally Misled Americans That Nothing Would Happen To Their Health Care Plans

The Obama Administration Has Known “For At Least Three 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)

- **NBC News Headline: “Obama Admin. Knew Millions Could Not Keep Their Health Insurance”** (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)

The Administration’s Estimate Found That 40 To 67 Percent Of The Individual Insurance Market Will Not Be Able To Keep Their Plan. “Buried in ObamaCare regulations from July 2010 is an estimate that because of normal turnover in the individual insurance market, ‘40 to 67 percent’ of customers will not be able to keep their policy. And because many policies will have been changed since the key date, ‘the percentage of individual market policies losing grandfather status in a given year exceeds the 40 to 67 percent range.’” (Lisa Myers and Hannah Rappleye, “Obama Admin. Knew Millions Could Not Keep Their Health Insurance,” [NBC News](#), 10/28/13)

- **“That Means The Administration Knew That More Than 40 To 67 Percent Of Those In The Individual Market Would Not Be Able To Keep Their Plans, Even If They Liked Them.”** (Lisa Myers and Hannah Rappleye, “Obama Admin. Knew Millions Could Not Keep Their Health Insurance,” [NBC News](#), 10/28/13)

After ObamaCare Was Signed Into Law, The Obama Administration Drafted Rules That Disqualified Certain “Grandfathered” Health Plans. “None of this should come as a shock to the Obama administration. The law states that policies in effect as of March 23, 2010 will be ‘grandfathered,’ meaning consumers can keep those policies even though they don’t meet requirements of the new health care law. But the Department of Health and Human Services then wrote regulations that narrowed that provision, by saying that if any part of a policy was significantly changed since that date -- the deductible, co-pay, or benefits, for example -- the policy would not be grandfathered.” (Lisa Myers and Hannah Rappleye, “Obama Admin. Knew Millions Could Not Keep Their Health Insurance,” [NBC News](#), 10/28/13)

FOR OHIOANS, AN OBAMA APOLOGY DOESN’T CUT IT AS THEY LOSE THEIR HEALTH PLANS AND FACE HIGHER COSTS

An Ohio Resident With A Good Health Care Plan Faces Higher Costs As His Health Care Plan Was Canceled. “One goal of the Affordable Care Act is to phase out substandard health coverage that insurers sell directly to individuals. But some people say good health plans are getting the government ax, too.

Brad Waite, a 56-year-old Upper Arlington resident who took early retirement three years ago from his job as a human-resources executive, said his high-deductible plan proved its worth recently when his wife, Connie, incurred about \$120,000 in medical bills. After the \$7,000 deductible was met, the Anthem Blue Cross and Blue Shield plan covered those costs, he said.” (Ben Sutherly, “Some Must Give Up Health Policy They Like Under New Law,” [Columbus Dispatch](#), 11/10/13)

Some Ohioans Are Feeling “Chafed” As A Man Learns That His Wife’s Health Care Plan Has Been Canceled. “Some people who bought coverage for themselves feel chafed that they now must buy coverage that includes benefits, such as maternity coverage, they don’t expect to use. ... That doesn’t sit well with Tony Pello, 68, of Worthington. He’s on Medicare, but his 62-year-old wife, Cathy, relies on an Anthem policy that will be phased out. ‘It seems like we’re all getting stirred into a big pot,’ he said.” (Ben Sutherly, “Some Must Give Up Health Policy They Like Under New Law,” [Columbus Dispatch](#), 11/10/13)

ObamaCare Exchange Shoppers May “Pay More To Keep Their Current Providers.” “Some people looking for coverage on the exchange, however, do care about provider networks. They’ll have to shop carefully to find plans in which their doctors are participating and may even have to pay more to keep their current providers.” (Tami Luhby, “Doctor Choice In ObamaCare? Not So Much,” [CNN Money](#), 10/14/13)

- **For A Middle-Aged Ohioan And His Wife, They Must Now Either Choose To Pay More In Premiums To Keep Their Doctor Of Years.** “For Don Lane, 59, doctor networks are key. Lane is looking to retire next year so he and his wife, Amanda, are expecting to sign up for an exchange policy. But they want to make sure their primary care doctor, whom they’ve seen for years and has all their records, is in the plan they pick. So far, Lane found that his physician is in a platinum plan offered by Humana. But he hasn’t been able to access the networks offered by the other insurers in his area because of ongoing technical glitches, so he doesn’t yet know if he has other options. ‘I will have to make a choice -- should I pay a little more to get my doctor?’ said Lane, who lives in Wyoming, Ohio.” (Tami Luhby, “Doctor Choice In ObamaCare? Not So Much,” [CNN Money](#), 10/14/13)

One Ohio Small Businesswoman Recently Found Out That She Would Lose Her Family Health Care Plan That She Was “Perfectly Happy” With. “Monday through Friday, Amie Cohen helps people and businesses find workable health insurance plans at the two-person brokerage and consultancy company she runs with her husband in Lancaster. Now it looks like she needs to help herself.’ The problem with Cohen’s plan is that it doesn’t offer something the 52-year-old mother of four said she doesn’t need: maternity coverage, which is considered an ‘essential benefit’ that all plans must provide under the federal health insurance overhaul ‘I was perfectly happy with the plan I had. It covered everything I need. It covered my preventative care and all the tests I needed,’ she said. ‘If I broke my leg or became very ill, it would cover me for that as well. I wouldn’t lose my house and assets.’” (Russ Zimmer, “Canceled Health Plans A Surprise,” [Marion Star](#), 11/6/13)

- **She Now Faces Higher Costs For Her Health Care Coverage.** “But it’s unclear what the direct cost will be for Cohen, whose family’s insurance cost may go up depending on whether or not they qualify for tax credits eligible to households up to 400 percent of the poverty level.” (Russ Zimmer, “Canceled Health Plans A Surprise,” [Marion Star](#), 11/6/13)

For An Ohio Retiree, She Recently Found Out That Her Plan Would Be Canceled And That She Would Face A 6 Percent Increase. “It’s definitely not a net positive for Karin Turowski, who said she and her husband do not qualify for a subsidy on the federal marketplace. Turowski, a 52-year-old who retired in January from Hyundai Ideal Electric in Mansfield, found a cancellation letter waiting in her mailbox last month. The letter from Anthem tells her she can renew early at about \$40 more per month, a 6 percent increase, and keep the couple’s plan until December 2014. Turowski was unaware they’d need

to search for coverage again.” (Russ Zimmer, “Canceled Health Plans A Surprise,” [Marion Star](#), 11/6/13)

- **“‘Absolutely Not. What We Heard All Along Was If You Like Your Current Coverage You Don’t Have To Do Anything,’ She Said, ‘But That Seems To Be A Total Lie.’”** (Russ Zimmer, “Canceled Health Plans A Surprise,” [Marion Star](#), 11/6/13)