



Obama's Unaffordable Care Act

An Increasing Number Of States Are Expecting Higher Health Care Costs Due To ObamaCare

EMPLOYERS ARE BRACING FOR HIGHER HEALTH CARE COSTS UNDER OBAMACARE

ObamaCare Is Expected To Cost Employers More Than Originally Anticipated. "ObamaCare may cost more than experts previously thought, according to a survey of 900 employers released Wednesday. As companies scramble to prepare for a wave of new health care rules that go into effect next year, an increasing number have become pessimistic about the cost, according to Mercer, a benefits consulting firm." (Kathy Kristof, "Employers Fear ObamaCare Will Hike Health Costs," [CBS News](#), 6/12/13)

- **14 Percent Of Employers Think That ObamaCare Will "Significantly Raise Costs" While 19 Expect Costs To "Rise By More Than 5 Percent."** "Roughly one in five employers (19 percent) now expect that health care costs will rise by more than 5 percent as the result of the law. When asked the same question two years ago, only 14 percent of respondents thought the Affordable Care Act would significantly raise costs." (Kathy Kristof, "Employers Fear ObamaCare Will Hike Health Costs," [CBS News](#), 6/12/13)

To Shoulder The Costs, Employers Are Reducing Employee Hours

Indiana Schools Are Having To Cut Employee Hours. "Schools across Indiana are cutting back the hours of teacher assistants, bus drivers, cafeteria workers and other aides to avoid having to offer them health insurance under the federal health care employer mandate that begins next year." (Maureen Groppe, "Indiana Schools' Dilemma: Offer Health Insurance To Part-Timers Or Cut Hours," [Courier-Journal](#), 6/8/13)

Michigan Companies Are "Cutting Back Employee Hours." "The debate over the Affordable Care Act -- or Obamacare -- it is already impacting some Michigan workers: Many part-time workers told 24 Hour News 8 their hours are getting cut to avoid qualifying for insurance. Russ' Restaurant is among the local companies cutting back employee hours due to the Affordable Care Act, saying that non-managing employees can't work more than 25 hours a week." (Dani Carlson, "Part-Time Hours Cut Due To Health Care," [WOODTV](#), 6/11/13)

In Missouri, A Business Has Had To Cut Employees' Hours Due To ObamaCare. "After receiving emails from several employees at Maritz in Kirksville telling us that hours were being cut, we did some checking. We did receive confirmation from Sherry Ward, Vice President of Corporate Services, that effective July 1, Maritz will be limiting employees to no more than 25 hours each week. In a written

statement, Ward blamed the Affordable Care Act for the changes in hours. The statement reads in part, 'the new guidelines require companies to proactively manage average hours worked on a weekly basis or incur significant additional costs.'" (*"Affordable Care Act Blamed For Maritz Cuts," KTVO-CBS*, 6/10/13)

In North Carolina, The Wake County Public School System Is "Restricting Its 3,300-Plus Substitutes To Working Less Than 30 Hours A Week." "McCoy Faulkner collects \$81 a day as a substitute teacher in the Wake County (N.C.) Public School System. A mere sub, he has no benefits. ... But instead of adding subs like Faulkner to its health care plan, the school system is looking for ways to avoid doing so. Wake is considering restricting its 3,300-plus substitutes to working less than 30 hours a week, effective July 1." (John Murawski, "For Some Workers, Health Reform Brings No Coverage, Fewer Hours," *The News & Observer*, 6/11/13)

AMERICANS ARE FINDING THAT THEIR HEALTH COVERAGE WILL BECOME MORE EXPENSIVE

A Bipartisan Poll Found That A Majority Of Americans Expect Their Health Care Costs To Rise

48 Percent Of Americans Think That ObamaCare Will Make Their Health Care Costs More Expensive, While 15 Percent Said ObamaCare Will Make It Less Expensive. (*The Morning Consult*, 1,000 LV, MoE 3%, 5/22-26/13)

- **29 Percent Of Americans Think ObamaCare Will Make Their Health Care Costs "Much More Expensive," While 19 Percent Said "Somewhat More Expensive."** (*The Morning Consult*, 1,000 LV, MoE 3%, 5/22-26/13)

49 Percent Of Americans Disapprove Of ObamaCare, While 43 Percent Approve. (*The Morning Consult*, 1,000 LV, MoE 3%, 5/22-26/13)

Americans Face Significant Increases In Health Premiums As ObamaCare Continues To Be Implemented

Ohioans Face A Dramatic Increase In Their Health Care Premiums Under ObamaCare.

"President Barack Obama is heading to California to tout premiums for new health plans that will be sold on the state's insurance exchange. Ahead of that visit, his officials are getting early incoming fire from officials in Ohio, who say that premiums for their state have jumped dramatically because of the health-care law's new requirements for richer benefits." (Louise Radnofsky, "Ohio Complains Of Higher Health-Insurance Premiums," *The Wall Street Journal's Washington Wire*, 6/6/13)

- **The Ohio Department Of Insurance Has Found That Insurers Participating In The ObamaCare Exchanges Are Projecting Higher Premiums.** "A state analysis finds that insurers planning to participate in the new health insurance exchange are projecting their costs to cover Ohioans to be significantly higher. Ohio's Department of Insurance released preliminary details Thursday of the health plans seeking state approval to operate in the online marketplace created by the federal health care law." (Ann Sanner, "State: Health Insurance Costs To Rise For Ohioans," *The Associated Press*, 6/7/13)
- **The Ohio Regulators Found That A Basic Plan Costing Just \$29.62 A Month Will Increase To \$198.64 A Month On The ObamaCare Exchanges.** "The most basic plan that a 25-year-old male could buy in 2013 from one unnamed company cost \$29.62 a month, and a 25-year-old female would pay \$40.87 for the same plan, according to the Ohio Department of Insurance. That company is proposing to charge \$198.64 for its most basic offering for 25-year-olds regardless of sex in 2014, the department said." (Louise Radnofsky, "Ohio Complains Of Higher Health-Insurance Premiums," *The Wall Street Journal's Washington Wire*, 6/6/13)

For Georgians, The Cost Of Individual Health Care Coverage Could Increase By 45 Percent For A Middle-Aged Family Of Five. “If the example one Georgia insurance company offered is true of the others, coverage under the individual plans to be offered in October under federal health reform will be about 45 percent higher than what a middle-aged family of five could get today.” (Walter C. Jones, “Insurance Commissioner Is Reviewing Health Care Reform Rates,” [Rome News-Tribune](#), 6/11/13)

- **Another Insurer’s Proposed Rate For A Family Of Five With A Smoker Would Be 31.5 Percent Higher, Or \$505 More Costly Than A Plan Currently Offered.** “One company, Blue Cross Blue Shield Healthcare Plan of Georgia, included an example of the cheapest option under the federally prescribed plans. For the middle-aged couple living in Albany and their three children – including one who smokes – the monthly premium is \$1,605, which is higher than what the company offers now for the same family, at \$1,100, according to Georgia Health Coverage Inc., an independent insurance agency in Newnan.” (Walter C. Jones, “Insurance Commissioner Is Reviewing Health Care Reform Rates,” [Rome News-Tribune](#), 6/11/13)

In Maryland, “Premiums For New Policies For Individuals Will Rise By 25 Percent On Average Next Year.” “In the latest preview of prices for health coverage under the Affordable Care Act, Maryland’s dominant insurer says proposed premiums for new policies for individuals will rise by 25 percent on average next year.” (Jay Hancock, “Maryland Offers Glimpse At ObamaCare Insurance Math,” [Kaiser Health News](#), 4/24/13)

In North Carolina, Insurance Costs For Small Business Employees Are Set To Increase By 18 Percent Due To ObamaCare, And The Law Could Impact Small Businesses With “Increases As High As 284 Percent.” “However, Blue Cross did disclose that insurance costs for employees who work for businesses with 1 to 50 employees will rise about 18 percent in 2014 because of increased coverage and benefits, as well as eight new taxes and fees in the Affordable Care Act. But the effects on small businesses are so wide-ranging that they will result in reductions as deep as 41 percent and increases as high as 284 percent.” (John Murawski, “Blue Cross: Rates Will Rise Under New Federal Health Care Law,” [Charlotte Observer](#), 5/6/13)

One Of Minnesota’s Largest Health Insurers Is “Seeking An Average Rate Increase Of 13 Percent” For Small Business Employees. “Medica, one of the state’s three largest health insurers, is seeking an average rate increase of 13 percent for about 5,000 people covered through their small-business employers when they renew policies in July.” (Christopher Snowbeck, “Medica Asks For A Rate Hike. Are Other Minnesota Health Insurers Next?” [Pioneer Press](#), 5/7/13)

- **If Minnesota Approves That Rate Increase, Premiums Will Increase In The “‘Small Group’ Market,” Resulting In Higher Costs For Small Businesses.** “If approved by state regulators, the proposed increase could affect future premiums for an additional 65,000 people in small-business accounts with the Minnetonka-based health insurer. ... Medica covers about one-fourth of the state’s ‘small group’ market -- meaning small businesses with 50 or fewer employees -- and the actual premium increase for different customers would vary.” (Christopher Snowbeck, “Medica Asks For A Rate Hike. Are Other Minnesota Health Insurers Next?” [Pioneer Press](#), 5/7/13)
- **ObamaCare’s Rules Are A “Significant Factor In Rate Requests.”** “Costs from the new rules are expected to be a significant factor in rate requests that insurance companies are filing this month for policies that begin Jan. 1, 2014.” (Christopher Snowbeck, “Medica Asks For A Rate Hike. Are Other Minnesota Health Insurers Next?” [Pioneer Press](#), 5/7/13)

Rhode Island Health Insurers “Are Seeking Double-Digit” Premium Increases Due To ObamaCare. “Health insurers in Rhode Island are seeking double-digit increases in the premiums that individuals and small businesses will pay for coverage next year — the largest increases in years — as the federal health

care law takes full effect.” (Erika Niedowski, “RI Health Insurers Seek Double-Digit Premium Hikes,” *The Associated Press*, 5/24/13)

Wisconsin Insurers Are Warning That ObamaCare Will Create “Consumer Horror Stories.” “It will be a tough task implementing the online health insurance marketplaces that are required of each state under the federal health care overhaul, and there will no doubt be consumer horror stories about trying to navigate them, insurance company executives warned Tuesday.” (Scott Bauer, “Insurance Leaders Detail Uncertainty Of Overhaul,” [The Associated Press](#), 6/12/13)

The Affordable Care Act May Be Not-So-Affordable After All

The Associated Press Headline: “ObamaCare Glitch Could Make Coverage Unaffordable For Low-Wage Workers.” (Ricardo Alonso-Zaldivar, “ObamaCare Glitch Could Make Coverage Unaffordable For Low-Wage Workers,” [The Associated Press](#), 6/13/13)

- **Many Low-Wage Workers May Be Unable To Afford Health Care Coverage.** “It's called the Affordable Care Act, but President Barack Obama's health care law may turn out to be unaffordable for many low-wage workers, including employees at big chain restaurants, retail stores and hotels.” (Ricardo Alonso-Zaldivar, “Coverage May Be Unaffordable For Low-Wage Workers,” [The Associated Press](#), 6/13/13)