



Promises Unkept

After Nearly One Month Into The ObamaCare Rollout, A Look At Obama's Broken Promises

OBAMA PROMISED THAT AMERICANS COULD SIGN UP FOR OBAMACARE ON OCTOBER 1

Five Days Before The ObamaCare Launched, Obama Promised That Americans Would Be Able To Buy Health Coverage On October 1. OBAMA: "Now, five days from now -- five days from now -- on October 1st, millions of Americans who don't have health insurance because they've been priced out of the market or because they've been denied access because of a preexisting condition, they will finally be able to buy quality, affordable health insurance." (President Barack Obama, "[Remarks On The Affordable Care Act](#)," Largo, MD, 9/26/13)

From Day 1, The ObamaCare Rollout Has Been Disastrous

Since October 1, People Have Had Trouble Accessing The Exchanges. "But ever since HealthCare.gov launched on Oct. 1, people have had lots of trouble signing up for coverage. And the problems go deeper than just the shopping Web site: The systems the Obama administration uses to calculate subsidies and communicate with insurers are also failing." (Sarah Kliff, "Everything You Need To Know About ObamaCare's Problems," [The Washington Post's WonkBlog](#), 10/2/13)

- **"The Rough Rollout Has Been A Black Eye For Obama."** "The first three weeks of sign-ups have been marred by a cascade of computer problems, which the administration says it is working around the clock to correct. The rough rollout has been a black eye for Obama, who invested significant time and political capital in getting the law passed during his first term." (Julie Pace, "For Obama, A Frustrating Health Care Rollout," [The Associated Press](#), 10/20/13)

ObamaCare Got "Off To A Rocky Start." ObamaCare is off to a rocky start. State-based insurance exchange web sites scheduled to launch this morning were riddled with glitches, rendering many unusable." (Kate Pickert, "ObamaCare Exchanges Riddled With Glitches," [Time](#), 10/1/13)

Consumers Faced Long Wait Times And "Problems With The Application Process." "Early issues that some people are seeing include long wait times for accessing the site, problems with the application process and long waits to chat with customer service representatives online." (Jason Millman, "HHS: 'Aware' Of HealthCare.gov Issues," [Politico](#), 10/1/13)

OBAMA PROMISED THAT AMERICANS WOULD BE ABLE TO KEEP THEIR HEALTH CARE PLAN

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)

Hundreds Of Thousands Of Americans Were Recently Informed That They Will Lose Their Health Care Plan

Hundreds Of Thousands Of People Are Receiving Notices That They Will Lose Their Health Care Plan. “Health plans are sending hundreds of thousands of cancellation letters to people who buy their own coverage, frustrating some consumers who want to keep what they have and forcing others to buy more costly policies.” (Anna Gorman and Julie Appleby, “Thousands Of Consumers Get Insurance Cancellation Notices Due To Health Law Changes,” [Kaiser Health News](#), 10/23/13)

- **“But The Cancellation Notices, Which Began Arriving In August, Have Shocked Many Consumers In Light Of President Barack Obama’s Promise That People Could Keep Their Plans If They Liked Them.”** (Anna Gorman and Julie Appleby, “Thousands Of Consumers Get Insurance Cancellation Notices Due To Health Law Changes,” [Kaiser Health News](#), 10/23/13)

Florida Blue Is Cancelling 300,000 Policies Or “About 80 Percent Of Its Individual Policies.” “Florida Blue, for example, is terminating about 300,000 policies, about 80 percent of its individual policies in the state.” (Anna Gorman and Julie Appleby, “Thousands Of Consumers Get Insurance Cancellation Notices Due To Health Law Changes,” [Kaiser Health News](#), 10/23/13)

“Blue Shield Of California Sent Roughly 119,000” Cancellation Notices – “About Two-Thirds Of Those Policyholders Will See Rate Increase In Their New Policies.” “Blue Shield of California sent roughly 119,000 cancellation notices out in mid-September, about 60 percent of its individual business. About two-thirds of those policyholders will see rate increases in their new policies, said spokesman Steve Shivinsky.” (Anna Gorman and Julie Appleby, “Thousands Of Consumers Get Insurance Cancellation Notices Due To Health Law Changes,” [Kaiser Health News](#), 10/23/13)

Kaiser Health Sent 160,000 Policy Expiration Notices In The State Of California Due To Obamacare. “Kaiser told Kaiser Health News that it had sent notices to 160,000 people across the state, which amounts to about half of its individual policy holders.” (Paul Sisson, “Thousands Told Health Policies Will End,” [San Diego Union Tribune](#), 10/23/13)

“Insurer Highmark In Pittsburgh Is Dropping About 20 Percent Of Its Individual Market Customers, While Independence Blue Cross, The Major Insurer In Philadelphia, Is Dropping About 45 Percent.” (Anna Gorman and Julie Appleby, “Thousands Of Consumers Get Insurance Cancellation Notices Due To Health Law Changes,” [Kaiser Health News](#), 10/23/13)

OBAMA PROMISED FAMILIES WOULD SAVE ON THEIR HEALTH CARE COSTS

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)

Under ObamaCare, Americans Will Pay More For Their Health Care

Many Americans Will Pay Higher Premiums Under ObamaCare Next Year. “Many Illinoisans buying health coverage on their own next year will face a similar dilemma spurred by the health care overhaul: pay higher monthly insurance premiums or run the risk of having to shell out thousands more in deductibles for health care if they get sick.” (Peter Frost, “ObamaCare Deductibles A Dose Of Sticker Shock,” [Chicago Tribune](#), 10/13/13)

According To An American Action Forum Analysis, Healthy Women “Will See Triple-Digit Increases In Their Health Care Premiums Under ObamaCare.” “Many younger women who purchase coverage individually will see triple-digit increases in their health care premiums under ObamaCare, according to an analysis released Wednesday. The conservative American Action Forum (AAF) found that on average, a 30-year-old woman who does not smoke and buys health insurance on the individual market will see her cheapest available premium increase 193 percent.” (Elise Viebeck, “Analysis: ObamaCare To Raise Premiums Dramatically For Some Young Women,” [The Hill’s Health Watch](#), 10/23/13)

- **“The States With The Highest Increases In Plan Costs For The 30-Year-Old Woman Were Vermont, Nevada, Nebraska, Georgia And Kansas, According To The Analysis.”** (Elise Viebeck, “Analysis: ObamaCare To Raise Premiums Dramatically For Some Young Women,” [The Hill’s Health Watch](#), 10/23/13)

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)

A Chicago Tribune Analysis Found That Those 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)

- **Due To ObamaCare, An Illinois Nurse Practitioner’s Premiums Will 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)

Michiganders Face Thousand In Extra Health Care Costs Under ObamaCare. “At least 146,000 Michiganders — and possibly thousands more — with health coverage purchased directly from insurers now are learning their policies will end Dec. 31 because they don’t meet the minimum requirements of the federal health care act.” (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 Michigander Will Lose His 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)

The Hike In Costs Are From New ObamaCare Mandates. "Insurers say the price and cost hikes result from new benefit mandates, additional taxes levied as part of the law and a requirement that they can no longer deny coverage to people with pre-existing medical conditions." (Peter Frost, "ObamaCare Deductibles A Dose Of Sticker Shock," [Chicago Tribune](#), 10/13/13)

- **The Higher Costs Will Be Passed Along To Health Plan Members.** "Costs associated with those mandates are passed along to all members of a health plan." (Peter Frost, "ObamaCare Deductibles A Dose Of Sticker Shock," [Chicago Tribune](#), 10/13/13)

Insurers Are Ending The Affordable Health Care Policies That They Once Offered Before ObamaCare. "Another insurer on the Michigan exchange, Kentucky-based Humana, indicated that it, too, will end some policies, but it declined to offer specifics. Letters to members are being finalized, according to the insurer." (Robin Erb, "146,000 Michiganders – At Least – Face Loss Of Cheap Policies Under New Health Care Reform Rules," [Detroit Free Press](#), 10/13/13)

OBAMA PROMISED THAT AMERICANS WOULD KEEP THEIR DOCTOR

Obama Promised Americans That You Can "Keep Your Doctor." OBAMA: "If you like your doctor, you're going to be able to keep your doctor. If you like your plan, keep your plan." (President Barack Obama, [Remarks At George Mason University](#), Fairfax, VA, 3/19/10)

Americans Are Having Their Doctor Networks Shrunk Under ObamaCare

"Some Folks Looking For Coverage May Find Themselves Restricted To More Limited Doctor And Hospital Networks Than Their Peers Outside The State-Based Exchanges Enjoy." (Tami Luhby, "Doctor Choice In ObamaCare? Not So Much," [CNBC](#), 10/14/13)

- **Patients Will Have To See A New Doctor Or "Foot The Full Bill Themselves."** "Insurers are also restricting participants' access to doctors through HMO plans that don't offer out-of-network benefits. So patients have to stick to a certain set of physicians and hospitals or foot the full bill themselves." (Tami Luhby, "Doctor Choice In ObamaCare? Not So Much," [CNBC](#), 10/14/13)

"Many Insurers Are Significantly Limiting The Choices Of Doctors And Hospitals Available To Consumers." "Federal officials often say that health insurance will cost consumers less than expected under President Obama's health care law. But they rarely mention one big reason: many insurers are significantly limiting the choices of doctors and hospitals available to consumers." (Robert Pear, "Lower Health Insurance Premiums To Come At Cost Of Fewer Choices," [The New York Times](#), 9/23/13)

- **Insurers "Have Created Smaller Networks Of Doctors And Hospitals ..."** "When insurance marketplaces open on Oct. 1, most of those shopping for coverage will be low- and moderate-income people for whom price is paramount. To hold down costs, insurers say, they have created smaller networks of doctors and hospitals than are typically found in commercial insurance. And those health care providers will, in many cases, be paid less than what they have been receiving from commercial insurers." (Robert Pear, "Lower Health Insurance Premiums To Come At Cost Of Fewer Choices," [The New York Times](#), 9/23/13)

In New Hampshire, The Only Insurer Offering Health Coverage In The ObamaCare Exchange

“Touched Off A Furor By Excluding 10 Of The State’s 26 Hospitals” From Its Plan. “In New Hampshire, Anthem Blue Cross and Blue Shield, a unit of WellPoint, one of the nation’s largest insurers, has touched off a furor by excluding 10 of the state’s 26 hospitals from the health plans that it will sell through the insurance exchange. ... Anthem is the only commercial carrier offering health plans in the New Hampshire exchange.” (Robert Pear, “Lower Health Insurance Premiums To Come At Cost Of Fewer Choices,” [The New York Times](#), 9/23/13)

- **Many Consumers In New Hampshire May Have To Drive Nearly An Hour For A Doctor.** “Peter L. Gosline, the chief executive of Monadnock Community Hospital in Peterborough, N.H., said his hospital had been excluded from the network without any discussions or negotiations. ‘Many consumers will have to drive 30 minutes to an hour to reach other doctors and hospitals,’ Mr. Gosline said. ‘It’s very inconvenient for patients, and at times it’s a hardship.’” (Robert Pear, “Lower Health Insurance Premiums To Come At Cost Of Fewer Choices,” [The New York Times](#), 9/23/13)

According To An Analyst At The North Carolina Justice Center, Consumers Could “End Up With Astronomical Costs.” “Consumers should be prepared for ‘much tighter, narrower networks’ of doctors and hospitals, said Adam M. Linker, a health policy analyst at the North Carolina Justice Center, a statewide advocacy group. ‘But there is also a risk because, under some health plans, consumers can end up with astronomical costs if they go to providers outside the network.’” (Robert Pear, “Lower Health Insurance Premiums To Come At Cost Of Fewer Choices,” [The New York Times](#), 9/23/13)