



# State Of Obama's Union: ObamaCare

***After Five State Of The Union Addresses, All Obama Has Delivered  
On Health Care Is A Series Of Broken Promises***

**Obama: "Our Government Shouldn't Make Promises We Cannot Keep -- But We Must Keep The Promises We've Already Made."** (President Barack Obama, [Remarks By The President In The State Of The Union Address](#), Washington, D.C., 2/12/13)

## **AT OBAMA'S 2010 STATE OF THE UNION ADDRESS, OBAMA MADE HEALTH CARE PROMISES THAT HAVE ALREADY BEEN BROKEN**

**Obama In His 2010 State Of The Union: "Our Approach Would Preserve The Right Of Americans Who Have Insurance To Keep Their Doctor And Their Plan. It Would Reduce Costs And Premiums For Millions Of Families And Businesses."** (President Barack Obama, [Remarks By The President In The State Of The Union Address](#), Washington, D.C., 1/27/10)

### ***Obama's Keep Your Plan Promise: Broken***

**5 Million People That Purchased Insurance On The Individual Health Insurance Market Have Received Cancellation Notices.** "They said the widespread cancellations in the individual health insurance market — roughly 5 million and counting — are in line with what was projected under regulations drawn up by the administration in 2010, requirements that both insurers and businesses objected to at the time. Cancellations also are occurring in the small group market, which covers businesses with between two and 50 employees, they noted." (Lisa Myers, "Insurers, State Officials Say Cancellation Of Health care Policies Just As They Predicted," [NBC News](#), 11/15/13)

**PolitiFact Headline: "Lie Of The Year: 'If You Like Your Health Care Plan, You Can Keep It.'"** (Angie Drobnic Holan, "Lie Of The Year: 'If You Like Your Health Care Plan, You Can Keep It,'" [PolitiFact](#), 12/12/13)

- **Obama's "Catchy Political Pitch" Was "Impossible To Keep."** "It was a catchy political pitch and a chance to calm nerves about his dramatic and complicated plan to bring historic change to America's health insurance system. 'If you like your health care plan, you can keep it,' President Barack Obama said -- many times -- of his landmark new law. But the promise was impossible to keep." (Angie Drobnic Holan, "Lie Of The Year: 'If You Like Your Health Care Plan, You Can Keep It,'" [PolitiFact](#), 12/12/13)

***The Washington Post's Fact Checker Gave Obama's Promise That Americans Could Keep Their Health Care Plan Four Pinocchios.*** "The president's promise apparently came with a very large caveat: 'If you like your health care plan, you'll be able to keep your health care plan — if we deem it to be adequate.' Four Pinocchios." (Glenn Kessler, "Obama's Pledge That 'No One Will Take Away' Your Health Plan," [The Washington Post's Fact Checker](#), 10/30/13)

### ***Obama's Keep Your Doctor Promise: Broken***

**Obama's "High-Profile Pledge" That All Americans Could Keep Their Doctor Under ObamaCare Is Another Broken Promise.** "Barack Obama's broken promise that all Americans would be able to keep their health care plans after the implementation of the Affordable Care Act has infuriated people who took the President at his word and rattled even his staunchest supporters. But for the President, the real political pain may only be starting. Come 2014, the rest of the country may learn that another high-profile pledge was untrue. 'No matter how we reform health care,' Obama said in 2009, 'we will keep this promise: if you like your doctor, you will be able to keep your doctor. Period.'" (Alex Altman, "'You Can Keep Your Doctor': ObamaCare's Next Broken Promise?" [Time](#), 11/19/13)

- **Despite Obama's Promise, "New Plans Appear To Offer A Narrow Choice Of Hospitals And Doctors."** "Obama promised people could keep their doctors. But in many states the new plans appear to offer a narrow choice of hospitals and doctors. Overall, it's shaping up as less choice than what people get through Medicare or employer-based coverage." (Ricardo Alonso-Zaldivar and Holly Ramer, "Limited Patient Choice Next Overhaul Issue," [The Associated Press](#), 11/20/13)

**Under ObamaCare, "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)

**Faced With The Need To Cut Down Costs, Insurers Are "Shrinking" The Network Of Doctors Available To Patients.** "It's not that simple. In order to participate in health-insurance exchanges, insurers needed to find a way to tamp down the high costs of premiums. As a result, many will narrow their networks, shrinking the range of doctors that are available to patients under their plan, experts say." (Alex Altman, "'You Can Keep Your Doctor': ObamaCare's Next Broken Promise?" [Time](#), 11/19/13)

- **ObamaCare's Mandates Are Leading To "Limited Choices And Significant Out-Of-Pocket Costs."** "Exchange plans are required to take all applicants, cover broad benefits and provide robust financial protection against catastrophic illness. In return for that, something else has to give. The result: limited choices and significant out-of-pocket costs through deductibles and copayments." (Ricardo Alonso-Zaldivar and Holly Ramer, "Limited Patient Choice Next Overhaul Issue," [The Associated Press](#), 11/20/13)

### ***Obama's Health Care Premium Promise: Broken***

**Under Obama, The Average Cost Of Family Health Care Premiums Has Increased By \$3,671 From \$12,680 To \$16,351, A 29 Percent Increase.** ("Employer Health Benefits; 2013 Annual Survey," [The Kaiser Family Foundation](#), 8/20/13)

- **"The Average Premium For Family Coverage Is \$1,363 Per Month Or \$16,351 Per Year."** ("Employer Health Benefits; 2013 Annual Survey," [The Kaiser Family Foundation](#), 8/20/13)

**Under Obama, The Average Cost Of Single Coverage Premiums Has Increased By \$1,180, From \$4,704 To \$5,884, A 25 Percent Increase.** ("Employer Health Benefits; 2013 Annual Survey," [The Kaiser Family Foundation](#), 8/20/13)

- **"The Average Premium For Single Coverage In 2013 Is \$490 Per Month Or \$5,884 Per Year."** ("Employer Health Benefits; 2013 Annual Survey," [The Kaiser Family Foundation](#), 8/20/13)

**"Workers Are Seeing A Larger Portion Of Their Paycheck Sliced Off" Due To Higher Health Care Premiums.** "That means that in many cases workers are seeing a larger portion of their paycheck sliced off to cover health insurance." ("Health Insurance Costs Outpace Wage Gains, Survey Says," [The Associated Press](#), 8/20/13)

- **For 2013, Employer-Sponsored Health Care Costs "Outpaced Worker Wage Increases."** "An annual survey shows that the average cost for employer-sponsored health insurance rose modestly this year, but it still outpaced worker wage increases." ("Health Insurance Costs Outpace Wage Gains, Survey Says," [The Associated Press](#), 8/20/13)

**ObamaCare Will "Accelerate" Health Insurance Premiums By Nearly 3 Percent.** "Improved coverage for those who currently have individually purchased insurance is also expected to influence higher spending growth. On a per enrollee basis, growth in private health insurance premiums is expected to accelerate to 6.0 percent, up from 3.2 percent in 2013." (Sean P. Keehan, et al, "National Health Expenditure Projections, 2012–22: Slow Growth Until Coverage Expands And Economy Improves," [Health Affairs](#), no. (2013))

## **DESPITE OBAMA'S 2010 PROMISE TO SMALL BUSINESS, OBAMACARE IS PROVING A BURDEN**

**Obama In His 2010 State Of The Union: "It Would Give Small Businesses And Uninsured Americans A Chance To Choose An Affordable Health Care Plan In A Competitive Market."** (President Barack Obama, [Remarks By The President In The State Of The Union Address](#), Washington, D.C., 1/27/10)

### ***Obama's Affordable Insurance For Small Businesses Promise: Broken***

**ObamaCare's Small Business Rate Hikes Are "Another Political Time Bomb Lurking That Could Explode" Before The 2014 Midterm Election.** "Think the canceled health policies hurt the ObamaCare cause? There's another political time bomb lurking that could explode not too long before next year's elections: rate hikes for small businesses. Like the canceled individual health plans, it's another example of a tradeoff that health care experts have long known about, as the new rules for health insurance prices create winners and losers. But most Americans won't become aware of it until some small business employees learn that their premiums are going up because of a law called — oops — the Affordable Care Act." (David Nather, "Next ObamaCare Crisis: Small-Business Costs," [Politico](#), 12/17/13)

**Small Businesses Will Be Forced To Comply With ObamaCare's Rules, Which Are Likely To Cause Premiums To Go Up For Many.** "Here's why: Next year, small business health plans — generally those that cover less than 100 workers — will have to comply with a wide range of new rules, particularly the ones that say employees can't be charged more if they have health problems. Their premiums will only vary based on their age, whether they have individual or family coverage, what part of the country they live in, and whether they use tobacco — and older workers won't be able to be charged more than three times as much as younger ones. Those changes will be helpful to small businesses with older workers and employees with health problems, but they also mean that small firms with younger, healthier workers will have to pay more than they used to." (David Nather, "Next ObamaCare Crisis: Small-Business Costs?," [Politico](#), 12/17/13)

**“Insurers Have Been Warning For Months That The Affordable Care Act Will Lead To Premium Increases For Some Small Businesses — It Was Part Of Their Pitch To Get Employers To Renew Their Old Coverage Early.”** (David Nather, “Next Obamacare Crisis: Small-Business Costs?,” [Politico](#), 12/17/13)

- **One Insurance Broker Expects 75 Percent Of His Clients To See “A Noticeable Increase” In Premiums Due To ObamaCare.** “Chris Foley of Abbot Benefits, a Houston-based insurance broker firm, said he expected about 75 percent of his clients to see “a noticeable increase” in premiums when they renew under the new Obamacare rules, while the other 25 percent would see their rates stay the same or go down.” (David Nather, “Next Obamacare Crisis: Small-Business Costs?,” [Politico](#), 12/17/13)

***ObamaCare Will Unduly Burden Small Business Owners With Cancellation Letters And New Taxes***

**Many Small Businesses Will Be Receiving A Cancellation Letter In October 2014, Right Before The November Midterm Elections.** “While some cancellation notices already have gone out, insurers say the bulk of the letters will be sent in October, shortly before the next open-enrollment period begins. The timing — right before the midterm elections — could be difficult for Democrats who are already fending off Republican attacks about the Affordable Care Act and its troubled rollout.” (Ariana Eunjung Cha, “Second Wave Of Health-Insurance Disruption Affects Small Businesses,” [The Washington Post](#), 1/11/14)

- **The Cancellation Letters Will Leave “Some Small-Business Owners Confused And Disillusioned” About ObamaCare.** “Still, the changes being made by the insurance industry are leaving some small-business owners confused and disillusioned about the law — whether it is directly to blame for the changes or not.” (Ariana Eunjung Cha, “Second Wave Of Health-Insurance Disruption Affects Small Businesses,” [The Washington Post](#), 1/11/14)

**The Department Of Health And Human Services Estimated 80 Percent Of Small Business Health Plans Will Be Cancelled, Affecting As Many As 46 Million Americans.** “An estimated 18 million to 24 million people in the United States have insurance through employers with fewer than 50 workers, and about 40 million have coverage through firms with fewer than 100 workers. The Department of Health and Human Services estimated in 2010 that up to 80 percent of small-group plans, defined as having fewer than 100 workers, could be discontinued by the end of 2013. But many small employers bought themselves extra time by renewing policies early through the end of 2014.” (Ariana Eunjung Cha, “Second Wave Of Health-Insurance Disruption Affects Small Businesses,” [The Washington Post](#), 1/11/14)

**Small Business Owners Worry That ObamaCare’s HIT Tax “Will Mean Higher Premiums For Them.”** “Many small-business owners worry that a new tax on insurance providers in the health-care law will mean higher premiums for them, undermining the law’s capacity to lower their health-care costs. Starting next year, the federal government will charge a new fee on health insurance firms based on the plans they sell to individuals and companies, known as the fully insured market. Meanwhile, the provision exempts health-insurance plans that are set up and operated by businesses themselves (the self-insured market).” (J.D. Harrison, “Health Insurance Tax ‘Scares The Daylights’ Out Of Some Small-Business Owners,” [The Washington Post](#), 5/12/13)

- **The HIT Tax Will Hurt Small Businesses, As They “Are Less Likely To Self-Insure.”** “The tax does apply to insurance companies that pick up the tab, including the private Medicare Advantage plans and those that will be sold to individuals on the new state-based ObamaCare exchanges. It applies to most small-business plans, which are less likely to self-insure.” (Brett Norman, “Health Insurance Tax Faces Challenge,” [Politico](#), 9/9/13)