



The ObamaCare Reboot

With ObamaCare's Implementation On Life Support, Obama Attempts To Resuscitate His Legacy

Today, Obama Will Once Again Try To Sell ObamaCare And Its Impact On Health Care Costs.

"President Barack Obama will on Thursday highlight health care savings that Americans are already seeing this summer, as he continues his efforts to promote new pieces of the law that are taking effect." (Jennifer Epstein, "Obama To Speak Thursday On Health Law," [Politico](#), 7/17/13)

AMERICANS ARE ALREADY FEELING THE COST OF OBAMACARE – AND IT'S NOT WHAT OBAMA PROMISED

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)

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)

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, Exhibit 6.4" [The Kaiser Family Foundation](#), 2012)

Across The Nation, Americans Will Face Higher Health Care Costs Under ObamaCare

WellMark Blue Cross And Blue Shield, "Iowa's Dominant Health Insurer," Announced That They Would Raise Premiums At Least Six Percent In 2014 "To Offset New Fees Required" By ObamaCare. "Months after customers blasted the company for years of skyrocketing rates, Iowa's dominant health insurer said Tuesday it will limit premium increases in 2014 to less than six percent for individual and small business policyholders. ... Instead, the Des Moines-based mutual company said it would only raise rates to offset the new fees required of insurance carriers under the Affordable Care Act." (Ryam J. Foley, "Iowa Health Insurer To Seek Smaller Rate Hikes," [The Associated Press](#), 6/18/13)

- **33,000 Iowans And South Dakotans Will Be Impacted By The Increases.** “The decision will impact 330,000 members in Iowa and South Dakota who purchase health insurance directly from Wellmark, or who get their insurance through small businesses with less than 50 employees.” (Ryam J. Foley, “Iowa Health Insurer To Seek Smaller Rate Hikes,” [The Associated Press](#), 6/18/13)

ObamaCare’s “New Rules Are Expected To Be A Significant Factor” As 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 ... 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)

In North Carolina, 125,000 Residents Have Been Told To “Prepare For Unusually Large Rate Increases.” “A third of Blue Cross and Blue Shield’s customers who buy individual policies – or about 125,000 residents – should prepare for unusually large rate increases, according to the Chapel Hill company.” (John Murawski, “Blue Cross: Rates Will Rise Under New Federal Health Care Law,” [Charlotte Observer](#), 5/6/13)

- **Insurance Costs For Small Business Employees Are Set To Rise 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)

Rhode Islanders Will Pay More For Health Insurance Under ObamaCare Beginning In 2014. “Most Rhode Islanders, although not everyone, are likely to pay more for health insurance in 2014, but how much more will vary from one person to another.” (Felice J. Freyer, “Rhode Island Health Commissioner Koller Approves Increase In 2014 Premiums,” [Providence Journal](#), 6/28/13)

- **The Majority Of The Insured Will See A 9.5 Percent To 12 Percent Increase In Their Premiums.** “For the majority of insured people who get health coverage from large employers, rates will go up, on average, 9.5 percent to 12 percent.” (Felice J. Freyer, “Rhode Island Health Commissioner Koller Approves Increase In 2014 Premiums,” [Providence Journal](#), 6/28/13)
- **The Rhode Island Health Commissioner Approved A 12 Percent Average Premium Increase For Blue Cross, Tufts Received A 9.5 Percent Increase, And United Health Was Approved For A 9.7 Percent Increase.** “For large employers, Blue Cross asked for an average increase of 17 percent; Koller agreed to 12 percent, saying that Blue Cross did not need to spend as much as proposed on medical expenses, administration and taxes. Tufts wanted 10 percent and got 9.5 percent. United’s 13 percent proposal was slashed to 9.7 percent; Koller reduced administrative costs and contributions to reserves. These percentages are averages; groups will pay more or less depending on their demographic make-up and past use of services.” (Felice J. Freyer, “Rhode Island Health Commissioner Koller Approves Increase In 2014 Premiums,” [Providence Journal](#), 6/28/13)

In Richmond, Virginia, A 29 Year Old “Could Feel Sharp Pain In His Wallet” As ObamaCare Is Implemented. “The average 29-year-old man in Richmond may feel invincible, but he could feel sharp pain in his wallet as federal health care reform begins to level the playing field Jan. 1 for people seeking insurance. Virginia regulators are poised to act on nine individual health plans and six small-group plans

that propose to participate in a new insurance exchange in a market that has been transformed by the Affordable Care Act.” (Michael Martz, “Young Men Have To Pay More For Health Insurance,” [Richmond Times Dispatch](#), 7/17/13)

- **A Wall Street Journal Study Found That The Price Of The Cheapest Health Care Plan Available To A 40-Year-Old Man In Virginia Is Set To Triple From \$63 Per Month To \$193 Per Month.** “In Richmond, a 40-year-old male nonsmoker logging on to the eHealthInsurance comparison-shopping website today would see a plan that costs \$63 a month from Anthem, a unit of WellPoint Inc. That plan has a \$5,000 deductible and covers half of medical costs. By comparison, the least-expensive plan on the exchange for a 40-year-old nonsmoker in Richmond, also from Anthem, will likely cost \$193 a month, according to filings submitted by carriers.” (Louise Radnofsky, “Health-Insurance Costs Set For A Jolt,” [The Wall Street Journal](#), 7/1/13)

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)

The Cost Of Individual Health Care Coverage For Georgia Residents May Rise 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)

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)

AMERICANS ARE FINDING OUT THE HARD WAY THAT THEY CAN’T KEEP THEIR HEALTH CARE PLAN AS PROMISED

Obama Promised That “If You Like Your Insurance Plan, You Will Keep It.” 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)

- **Despite Obama’s Promise That You Can Keep Your Plan, ObamaCare “Does Not Guarantee The Status Quo” If You Like Your Plan.** “Obama’s soothing words for those who are content with their current coverage have been heard before, rendered with different degrees of accuracy. He’s said nothing in the law requires people to change their plans, true enough. But the law does not guarantee the status quo for anyone, either.” (Ricardo Alonso-Zaldivar, “FACT CHECK: Health Care Law,” [The Associated Press](#), 7/2/12)
- **“The Changes Don’t Seem To Square With One Of The President’s Promises: ‘If You Like Your Health Care Plan, You’ll Be Able To Keep Your Health Care Plan.’”** (Ricardo Alonso-Zaldivar, “Like Your Health Care Policy? You May Be Losing It,” [The Associated Press](#), 5/29/13)

Throughout The Country, Americans Are Losing Their Health Care Plans

According To The Nonpartisan Congressional Budget Office, 7 Million Americans Will Lose Their Employer-Based Health Insurance Under ObamaCare. (“Estimate Of The Effects Of The Affordable Care Act On Health Insurance Coverage,” [Congressional Budget Office](#), 5/14/13)

Health Insurer UnitedHealth Is Exiting The California’s Individual Health Insurance Market As ObamaCare Continues To Be Implemented. “The nation’s largest health insurer, UnitedHealth Group Inc., is leaving California’s individual health insurance market, the second major company to exit in advance of major changes under the Affordable Care Act.” (“UnitedHealth To Exit Individual Insurance Market In California,” [Los Angeles Times](#), 7/2/13)

- **8,000 Californians Will Be Forced “To Find New Coverage.”** “UnitedHealth said it had notified state regulators that it would leave the state’s individual market at year-end and force about 8,000 customers to find new coverage.” (“UnitedHealth To Exit Individual Insurance Market In California,” [Los Angeles Times](#), 7/2/13)

Aetna Will Discontinue Individual Consumer Plans In California As ObamaCare Continues To Be Enacted. “Aetna Inc. will stop selling health insurance to individual consumers in California at the end of the year, withdrawing as the federal health law is expected to reshape the market in 2014.” (Anna Wilde Matthews, “Aetna To Leave California Individual Insurance Market,” [The Wall Street Journal](#), 6/14/13)

- **49,000 Californians Will Lose Their Health Care Plan.** “Aetna said it currently has about 49,000 individual policyholders in California. In 2011, when it had substantially bigger membership, it was the fourth-biggest player in the state’s consumer market, with about 5.2% of the plans sold that year, according to a report from Citigroup Inc.” (Anna Wilde Matthews, “Aetna To Leave California Individual Insurance Market,” [The Wall Street Journal](#), 6/14/13)

Medical Mutual, South Carolina’s “Second-Largest Health Insurer For Individual Plans ... Recently Said It Was Leaving” The Market Due To ObamaCare. “Ohio-based Medical Mutual, currently the second-largest health insurer for individual plans in South Carolina, recently said it is leaving this market because the Affordable Care Act makes it too hard to do business here.” (Lauren Sausser, “S.C. Department Of Insurance Director Predicts Health Insurance Costs Will Increase In 2014,” [Charleston Post And Courier](#), 7/15/13)

- **28,000 South Carolinians Will Lose Their Plan.** “Medical Mutual insures about 28,000 South Carolinians through its Carolina Care plans. In a letter to members, the company said that the policies can be transferred to UnitedHealthcare.” (Lauren Sausser, “S.C. Department Of Insurance Director Predicts Health Insurance Costs Will Increase In 2014,” [Charleston Post And Courier](#), 7/15/13)

Part-Time Workers At Wegmans, A Grocery Chain Will No Longer Receive Health Insurance Due To ObamaCare. “The Rochester-based grocer that has been continually lauded for providing health insurance to its part-time workers will no longer offer that benefit. Until recently, the company voluntarily offered health insurance to employees who worked 20 hours per week or more. Companies are required by law to offer health insurance only to full-time employees who work 30 hours or more per week.” (Samantha Maziarz Christmann, “Wegmans Cuts Health Benefits For Part-Time Workers,” [Buffalo News](#), 7/10/13)

- **Employees Confirmed That The Decision Was Due To ObamaCare.** “Several Wegman’s employees confirmed part-time health benefits had been cut and said the company said the decision was related to changes brought about by the Affordable Care Act.” (Samantha Maziarz Christmann, “Wegmans Cuts Health Benefits For Part-Time Workers,” [Buffalo News](#), 7/10/13)

IT’S NO WONDER OBAMACARE IS AS UNPOPULAR AS EVER

52 Percent Of Americans Disapprove Of ObamaCare. “Fifty-two percent of Americans say they disapprove of the 2010 Affordable Care Act, while 44% approve.” (Elizabeth Mendes, “Americans Wary Of Health Law’s Impact,” [Gallup](#), 6/27/13; [Gallup](#), 2,048 A, MoE 3%, 6/20-24/13)

- **A Stark Change From Last Fall When Only 45 Percent Disapproved Of ObamaCare.** “Last fall, 48% said they approved of the law and 45% disapproved.” (Elizabeth Mendes, “Americans Wary Of Health Law’s Impact,” [Gallup](#), 6/27/13; [Gallup](#), 2,048 A, MoE 3%, 6/20-24/13)

42 Percent Of Americans Say That ObamaCare Will Make Their Family’s Health Care Situation Worse. “Forty-two percent say that in the long run, the law will make their family’s health care situation worse; 22% say it will make it better.” (Elizabeth Mendes, “Americans Wary Of Health Law’s Impact,” [Gallup](#), 6/27/13; [Gallup](#), 2,048 A, MoE 3%, 6/20-24/13)

47 Percent Of Americans Say That ObamaCare Will Make “The Health Care Situation In The U.S. Worse.” “And almost half believe the law will make the healthcare situation in the U.S. worse; 34% say it will make it better.” (Elizabeth Mendes, “Americans Wary Of Health Law’s Impact,” [Gallup](#), 6/27/13; [Gallup](#), 2,048 A, MoE 3%, 6/20-24/13)