



Celebration?

As The Obama Administration Celebrates ObamaCare's Three Year Anniversary, Americans Are Worried About High Costs

The Obama Administration And Democrats Plan On Celebrating ObamaCare's Third Anniversary. "House Democratic leaders today plan to highlight some of the successes of the Affordable Care Act as the landmark healthcare law reaches its third anniversary this week. The White House and administration officials are also rolling out a series of reports and updates to mark the milestone." (Mark Weiner, "Marking The Third Anniversary Of ObamaCare," [The Post-Standard](#), 3/20/13)

WILL THE OBAMA ADMINISTRATION EXPLAIN TO AMERICANS WHY THEIR HEALTH CARE COSTS ARE INCREASING?

A Recent Kaiser Family Foundation Poll Found That 49 Percent Of Americans Responded That ObamaCare Will Increase Their Families' Health Care Costs, Leaving Them Worse Off. ([Kaiser Family Foundation Poll](#), 1,204 A, MoE 3%, 3/5-10/13)

- **26 Percent Of Democrats Responded That ObamaCare Will Make Their Family Health Care Costs Worse, While 46 Percent Said They Would Stay The Same.** ([Kaiser Family Foundation Poll](#), 1,204 A, MoE 3%, 3/5-10/13)

ObamaCare Hasn't Spared Americans From Paying More For Health Care

As A Candidate, Obama Promised His Plan Would "Bring Down Premiums By \$2,500 For The Typical Family." OBAMA: "And if you already have health insurance and you want to keep that health insurance, we will bring down premiums by \$2,500 for the typical family. And we will prevent insurance companies from discriminating against those who need care the most." (Sen. Barack Obama, Remarks At Campaign Event, Raleigh, NC, 6/9/08)

Americans Aren't "Better Off," As The 4 Percent Increase In Health Care Premiums Has Outpaced "The Rise In Wages." "Slower growth in health insurance premiums doesn't mean workers are better off, however. The 4 percent increase in the cost of job-based health benefits is still higher than the rise in wages, which went up 1.7 percent, or inflation, which was 2.3 percent, the Kaiser Family Foundation, the Health Research and Educational Trust and the journal *Health Affairs* noted in a press release." (Jeffrey Young, "Health Care Costs For Workers Almost Doubled Since 2002, New Survey Finds," [The Huffington Post](#), 9/11/12)

- **Under Obama, Families Pay An Average Of \$255 More On Monthly Health Care Premiums.** (“Employer Health Benefits; 2012 Annual Survey,” [The Kaiser Family Foundation](#), 9/11/12; “Employer Health Benefits; 2008 Annual Survey,” [The Kaiser Family Foundation](#), 9/24/08)
- **Under Obama, Americans Pay An Average Of \$76 More On Monthly Health Care Premiums.** (“Employer Health Benefits; 2012 Annual Survey,” [The Kaiser Family Foundation](#), 9/11/12; “Employer Health Benefits; 2008 Annual Survey,” [The Kaiser Family Foundation](#), 9/24/08)

AMERICANS ARE FACING “STICKER SHOCK” AS THEIR HEALTH CARE COSTS INCREASE

Small Business Employees And Young Adults Will Face Higher Health Care Costs

Small Business Employees That Lack “Employer-Provided Insurance” Are Especially Susceptible To The High Premiums Under ObamaCare. “Particularly vulnerable to the high rates are small businesses and people who do not have employer-provided insurance and must buy it on their own.” (Reed Abelson, “Health Insurers Raise Some Rates By Double Digits,” [The New York Times](#), 1/5/13)

The Washington Post’s The Fact Checker: Young Adults Will “Have Sticker Shock When They See What Happens To Their Premiums Starting In 2014.” “The law’s provisions, especially the requirement for essential benefits, will almost certainly increase premiums, though tax subsidies will help mitigate the impact for a little over half of the people in the exchanges. But a lot of other people — such as a young male who currently has a plan that does not include all of the required benefits — are likely going to have sticker shock when they see what happens to their premiums starting in 2014.” (Glenn Kessler, “President Obama’s Claim That Insurance Premiums ‘Will Go Down,’” [The Washington Post’s The Fact Checker](#), 8/10/12)

- **Health Economist Jon Gruber: “A Slice Of The Younger Population” Will See An Increase In Health Premiums.** “The increase will most likely be substantial for ‘a slice of the younger population,’ said Massachusetts Institute of Technology health economist Jon Gruber, a supporter of the health law who has studied its impact on premiums.” (Brett Norman, “ACA Premium Sticker Shock Could Fuel Foes,” [Politico](#), 2/4/13)

A Recent Survey Found That ObamaCare May “Triple Premiums For Some Young And Healthy Men.” “The federal health care law could nearly triple premiums for some young and healthy men, according to a forthcoming survey of insurers that singles out a group that might become a major public opinion battleground in the ObamaCare wars.” (Brett Norman, “ACA Premium Sticker Shock Could Fuel Foes,” [Politico](#), 2/4/13)

- **“But Many People Elsewhere Have Experienced Significant Jumps In The Premiums They Pay.”** (Reed Abelson, “Health Insurers Raise Some Rates By Double Digits,” [The New York Times](#), 1/5/13)

As ObamaCare Is Implemented, Insurance Premiums In The Individual Market For A Healthy 27 Year Old Will Be “Nearly 190 Percent Higher.” “The survey, fielded by the conservative American Action Forum and made available to POLITICO, found that if the law’s insurance rules were in force, the premium for a relatively bare-bones policy for a 27-year-old male nonsmoker on the individual market would be nearly 190 percent higher.” (Brett Norman, “ACA Premium Sticker Shock Could Fuel Foes,” [Politico](#), 2/4/13)

- **From The Survey, Insurers Estimated A Healthy 27 Year-Old From Texas Will Pay \$99 More In Health Insurance Premiums.** “The insurers estimated that a healthy 27-year-old man in Austin, Texas, who pays \$54 a month for insurance this year would have a \$153 premium if ObamaCare’s market regulations were in effect.” (Brett Norman, “ACA Premium Sticker Shock Could Fuel Foes,” [Politico](#), 2/4/13)

OBAMACARE’S HIGHLY TOUTED RATE-REVIEW REGULATION HAS FAILED TO

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LOWER HEALTH CARE COSTS

Health And Human Services (HHS) Secretary Sebelius Lauded The Rate-Review Provision That Would Help Protect Americans From Higher Health Insurance Premiums. SEBELIUS: "Under new proposed rules our department is releasing today, health insurance companies that try to make unreasonable rate increases will come under tremendous scrutiny. Working hand-in-hand with our partners in the States, we will make sure these increases are thoroughly reviewed to determine whether they are based on accurate information. When rates are determined to be unreasonable, insurers will be required to publicly report and justify these increases." (Kathleen Sebelius, [Rate Review Press Conference](#), Washington, D.C., 12/21/10)

The Rate-Review Regulation Has Failed To Lower Premiums For Americans

ObamaCare Is Failing To Cut The "Rapid Rise" In Premiums As Health Insurers Are Requesting And "Winning Double-Digit" Premium Increases. "Health insurance companies across the country are seeking and winning double-digit increases in premiums for some customers, even though one of the biggest objectives of the Obama administration's health care law was to stem the rapid rise in insurance costs for consumers." (Reed Abelson, "Health Insurers Raise Some Rates By Double Digits," [The New York Times](#), 1/5/13)

A Federal Study Produced By Health And Human Services (HHS) Found That 36 Percent Of The Insurance Industry's "Requests To Raise Rates By 10 Percent Or More Were Found To Be Reasonable." "According to the federal analysis, 36 percent of the requests to raise rates by 10 percent or more were found to be reasonable." (Reed Abelson, "Health Insurers Raise Some Rates By Double Digits," [The New York Times](#), 1/5/13)

- **Florida And Ohio, Among Other States, Have Successfully Raised Premiums "At Least 20 Percent" Which "Amount To Several Hundred Dollars A Month."** "In other states, like Florida and Ohio, insurers have been able to raise rates by at least 20 percent for some policy holders. The rate increases can amount to several hundred dollars a month." (Reed Abelson, "Health Insurers Raise Some Rates By Double Digits," [The New York Times](#), 1/5/13)
- **Three Health Insurance Companies In California Are Requesting Premium Increases Upwards Of 20 Percent.** "In California, Aetna is proposing rate increases of as much as 22 percent, Anthem Blue Cross 26 percent and Blue Shield of California 20 percent for some of those policy holders, according to the insurers' filings with the state for 2013." (Reed Abelson, "Health Insurers Raise Some Rates By Double Digits," [The New York Times](#), 1/5/13)