



# ObamaCare's Higher Costs Are Coming To Town

*On The 2<sup>nd</sup> Day Of ObamaCare, Democrats Gave To Me ... Two Times The Cost*

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## OBAMA PROMISED THAT OBAMACARE WOULD DELIVER HEALTH CARE SAVINGS

**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 \$2,500 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)

## *Instead Of ObamaCare Lowering Premiums As Promised, Premiums Are Set To Double*

**For Many Americans, ObamaCare Is "Driving Their Premiums Way Up – In Some Cases Doubling Them, Or More."** "The few people who made it through the website are seeing their options for the first time, and some are not happy about what they're seeing. Those with lower incomes are eligible for substantial subsidies, but middle income folks making 400 percent of poverty or more don't get a thing, and the new insurance market rules are driving their premiums way up — in some cases doubling them, or more." (Brett Norman and Jonathan Allen, "ObamaCare Headaches: More Than The Website," [Politico](#), 10/28/13)

- **Consumers Purchasing Health Care On The ObamaCare Exchange Face "Higher Prices For The New Plans."** CBS's Jan Crawford: "For many, their introduction into the affordable care act has been negative. A broken website and now cancellation notices from insurance companies. Followed by sticker shock over higher prices for the new plans. It's directly at odds with repeated assurances from the president." (CBS's [This Morning](#), 10/28/13)
- **Americans "Are Angrily Complaining About 'Sticker Shock'" As They See Their Premiums Increase.** "Americans who face higher insurance costs under President Obama's health-care law are angrily complaining about 'sticker shock,' threatening to become a new political force opposing the law even as the White House struggles to convince other consumers that they will benefit from it." (Ariana Eunjung Cha and Lena H. Sun, "For Consumers Whose Health Premiums Will Go Up Under New Law, Sticker Shock Leads To Anger," [The Washington Post](#), 11/2/13)

**For Americans That Have Had Their Health Plans Cancelled Because Of ObamaCare, They Must Now Purchase More Expensive Policies.** "The growing backlash involves people whose plans are being

discontinued because the policies don't meet the law's more-stringent standards. They're finding that many alternative policies come with higher premiums and deductibles." (Ariana Eunjung Cha and Lena H. Sun, "For Consumers Whose Health Premiums Will Go Up Under New Law, Sticker Shock Leads To Anger," [The Washington Post](#), 11/2/13)

### ***ObamaCare Is Delivering Sticker-Shock In The Form Of Higher Deductibles And Out-Of-Pocket Costs***

**The Average Yearly Deductible Of A Bronze Plan Will Be 42% Higher Than Average Before Much Of ObamaCare Took Effect According To A Company That Compares Health Plans.** "The average individual deductible for what is called a bronze plan on the exchange—the lowest-priced coverage—is \$5,081 a year, according to a new report on insurance offerings in 34 of the 36 states that rely on the federally run online marketplace. That is 42% higher than the average deductible of \$3,589 for an individually purchased plan in 2013 before much of the federal law took effect, according to HealthPocket Inc., a company that compares health-insurance plans for consumers. A deductible is the annual amount people must spend on health care before their insurer starts making payments." (Leslie Scism And Timothy W. Martin, "High Deductibles Fuel New Worries Of Health-Law Sticker Shock," [The Wall Street Journal](#), 12/8/13)

- **Many People Who Had Plans Cancelled Due To ObamaCare Will See "Sticker Shock" Through Higher Deductibles.** "Many policyholders whose old plans were canceled because they don't meet the coverage standards of the health law are facing higher prices in the exchanges. 'They're seeing sticker shock' in transitioning to the more-comprehensive coverage, and 'once they start to use the policy, they will see a second sticker shock' of high deductibles, said Jamie Court, president of public-interest group Consumer Watchdog in California." (Leslie Scism And Timothy W. Martin, "High Deductibles Fuel New Worries Of Health-Law Sticker Shock," [The Wall Street Journal](#), 12/8/13)
- **"For Policies Offered In The Federal Exchange, As In Many States, The Annual Deductible Often Tops \$5,000 For An Individual And \$10,000 For A Couple."** (Robert Pear, "On Health Exchanges, Premiums May Be Low, But Other Costs Can Be High," [The New York Times](#), 12/9/13)
- **"By Contrast, According To The Kaiser Family Foundation, The Average Deductible In Employer-Sponsored Health Plans Is \$1,135."** (Robert Pear, "On Health Exchanges, Premiums May Be Low, But Other Costs Can Be High," [The New York Times](#), 12/9/13)

**ObamaCare Exchange Shoppers Are Finding Health Plan Out-Of-Pockets Costs Are Much Higher Than Employer-Sponsored Plans.** "But as consumers dig into the details, they are finding that the deductibles and other out-of-pocket costs are often much higher than what is typical in employer-sponsored health plans." (Robert Pear, "On Health Exchanges, Premiums May Be Low, But Other Costs Can Be High," [The New York Times](#), 12/9/13)

- **"For Visits To A Medical Specialist, Many Plans On The Federal Exchange Require Co-Payments Of \$50 To \$75 Or More."** (Robert Pear, "On Health Exchanges, Premiums May Be Low, But Other Costs Can Be High," [The New York Times](#), 12/9/13)

**A Freelance Writer Found That His New Health Plan Deductibles Are So High, "That It Defeats The Purpose Of Having Insurance."** "Mark A. York, a 60-year-old freelance writer in Hailey, Idaho, said he began shopping after he received a letter saying that his current insurance policy would be canceled because it did not meet the requirements of the health care law. In the exchange, he said, he found policies with premiums similar to what he is now paying, \$440 a month, but 'the deductibles were so high — \$4,000 to \$6,000 a year — that it defeats the purpose of having insurance.'" (Robert Pear, "On Health Exchanges, Premiums May Be Low, But Other Costs Can Be High," [The New York Times](#), 12/9/13)

- **FLASHBACK: Democrat Leader Nancy Pelosi (D-CA) Said ObamaCare Would Give Writers “The Liberty To Pursue Happiness.”** “A healthier life, the liberty to pursue happiness, free of the constraints that lack of health care might provide to a family. If you want to be photographer, a writer, an artist, a musician, you can do so. If you want to start a business, if you want to change jobs, under the Affordable Care Act, you have that liberty to pursue your happiness.” (Rep. Nancy Pelosi, *Congressional Record*, 3/21/12, p. 1480)

**For A Virginia Family That Had Their Health Plan Canceled, Deductibles For A Comparable Plan On The ObamaCare Exchange Will More Than Double.** “Brian H. Snoddy, 35, of Palmyra, Va., said his wife and two children had a policy with a \$330 premium and a \$2,500 deductible, but it is being canceled. For new plans with comparable coverage on the federal exchange, he said, ‘the deductibles are way higher, \$5,000 or \$6,000.’” (Robert Pear, “On Health Exchanges, Premiums May Be Low, But Other Costs Can Be High,” [The New York Times](#), 12/9/13)

### ***The Middle-Class And The Young Are The Biggest Losers Under ObamaCare***

**The Middle-Class Faces “Hefty Increases On Their Insurance Bills” Due To ObamaCare.** “These middle-class consumers are staring at hefty increases on their insurance bills as the overhaul remakes the health care market. Their rates are rising in large part to help offset the higher costs of covering sicker, poorer people who have been shut out of the system for years.” (Chad Terhune, “Some Health Insurance Gets Pricier As ObamaCare Rolls Out,” [Los Angeles Times](#), 10/26/13)

- **The Losers Under ObamaCare Are “Relatively Healthy Middle-Income Small-Business Owners, Consultants, Lawyers And Other Self-Employed Workers Who Buy Their Own Insurance.”** “If the poor, sick and uninsured are the winners under the Affordable Care Act, the losers appear to include some relatively healthy middle-income small-business owners, consultants, lawyers and other self-employed workers who buy their own insurance. Many make too much to qualify for new federal subsidies provided by the law but not enough to absorb the rising costs without hardship. Some are too old to go without insurance because they have children or have minor health issues, but they are too young for Medicare.” (Ariana Eunjung Cha and Lena H. Sun, “For Consumers Whose Health Premiums Will Go Up Under New Law, Sticker Shock Leads To Anger,” [The Washington Post](#), 11/2/13)
- **In California, “Middle-Income Consumers Face An Estimated 30 Percent Rate Increase.”** “But middle-income consumers face an estimated 30% rate increase, on average, in California due to several factors tied to the health care law.” (Chad Terhune, “Some Health Insurance Gets Pricier As ObamaCare Rolls Out,” [Los Angeles Times](#), 10/26/13)
- **The Hike In Costs Stem 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 Middle-Class Will “Bear The Full Brunt Of The New Prices.”** “And while subsidies are available to offset the costs to lower income people, individuals making more than \$46,000 or a family of four bringing home \$94,000, bear the full brunt of the new prices. The big reveal has shocked some consumers, especially the healthy ones who had relatively affordable insurance before and make too much money to get subsidized coverage next year.” (Brett Norman and Jonathan Allen, “ObamaCare Headaches: More Than The Website,” [Politico](#), 10/28/13)

**ObamaCare Will Force Younger People To “Pay Higher Premiums.”** “New plan prices vary depending on age and location. But we're told younger people who currently have with high deductible plans will

likely pay higher premiums and people with health problems will pay lower premiums.” (Carter Evans, “Arrival Of ObamaCare Forcing Insurers To Drop Customers With Low Coverage,” [CBS News](#), 10/24/13)

- **57 Percent Of Millennials Disapprove Of Obamacare And 40 Percent Say “It Will Worsen Their Quality Of Care And A Majority Believing It Will Drive Up Costs.”** “According to the poll, 57 percent of Millennials disapprove of Obamacare, with 40 percent saying it will worsen their quality of care and a majority believing it will drive up costs. Only 18 percent say Obamacare will improve their care. Among 18-to-29 year olds currently without health insurance, less than one-third say they're likely to enroll in the Obamacare exchanges.” (Ron Fournier, “Millennials Abandon Obama And Obamacare,” [National Journal](#), 12/4/13)