



Delay Bells Ring, Are You Listening?

On The 12th Day Of ObamaCare, Democrats Gave To Me ... Twelve Parts Delaying

WITH OBAMACARE STILL NOT READY FOR PRIMETIME, OBAMA HAS BEEN FORCED TO POSTPONE DEADLINES AND SCRAP PROGRAMS...

Since ObamaCare Was Enacted, The Obama Administration Has Unveiled “A Long List Of Extensions, Delays And Punts.” “On Thursday, the Obama administration gave customers permission to pay their premiums as late as Dec. 31 for coverage that starts Jan. 1, and officially gave customers an extra week — until Dec. 23 — to sign up for January coverage. The move was just the latest in a long list of extensions, delays and punts that have plagued the health care law.” (David Nather and Joanne Kenen, “Obamacare: One Punt After Another,” [Politico](#), 12/12/13)

The Administration “Keeps Giving Itself Extensions On Smaller Parts Of The Law, Because There’s Always Some Piece That Isn’t Quite Ready.” “But piece by piece, the Obama administration keeps giving itself extensions on smaller parts of the law, because there’s always some piece that isn’t quite ready. It’s an attempt to put out fires — but it’s also a painful admission that, yes, there are fires.” (David Nather and Joanne Kenen, “Obamacare: One Punt After Another,” [Politico](#), 12/12/13)

The Individual Mandate

The Obama Administration Has “Temporarily” Exempted Individuals Who Had Their Insurance Cancelled Due To ObamaCare From The Law’s Individual Mandate. “Today, the Obama administration announced that people whose insurance plans were canceled this year will ‘temporarily’ be exempted from the law’s individual mandate.” (Ezra Klein, “The Individual Mandate No Longer Applies To People Whose Plans Were Canceled,” [The Washington Post](#), 12/19/13)

- **Individuals Who Had Their Existing Plans Cancelled Can Either Obtain A Hardship Exemption From The Mandate Or Purchase A Previously-Restricted Catastrophic Plan.** “Health and Human Services Secretary Kathleen Sebelius in a letter explained that people with a canceled plan would qualify for the hardship exemption from the mandate that goes into effect in 2014. She also said that people with canceled plans can get a catastrophic policy, which has more scaled-down coverage than a traditional health insurance plan.” (Jennifer Haberkorn and Carrie Budoff Brown, “White House Broadens Obamacare Exemptions,” [Politico](#), 12/19/13)

The Latest ObamaCare Delay “Poses Problems For Insurers” And Could “Disrupt Insurance Pools.”

“Making catastrophic health plans more broadly available also poses problems for insurers. It could disrupt the insurance pools, since insurers and actuaries had assumed that people shifting from the old individual market would go into the new bronze, silver or gold plans on the Obamacare exchanges.” (Jennifer Haberkorn and Carrie Budoff Brown, “White House Broadens Obamacare Exemptions,” [Politico](#), 12/19/13)

The Washington Post’s Ezra Klein: “This Puts The First Crack In The Individual Mandate. The Question Is Whether It’s The Last.” (Ezra Klein, “The Individual Mandate No Longer Applies To People Whose Plans Were Canceled,” [The Washington Post](#), 12/19/13)

The Employer Mandate

The Obama Administration Announced That It Would Delay The ObamaCare Penalty On Businesses That Don’t Provide Health Insurance Until 2015. “Businesses won’t be penalized next year if they don’t provide workers health insurance after the Obama administration decided to delay a key requirement under its health-care law, two administration officials said.” (Mike Dorning and Alex Wayne, “Health-Law Employer Mandate Said To Be Delayed To 2015,” [Bloomberg](#), 7/2/13)

In Its Announcement, The Treasury Department Conceded That The Mandate’s Delay Was Due To “Concerns About The Complexity Of The Requirements.” “We have heard concerns about the complexity of the requirements and the need for more time to implement them effectively.” (Mark J. Mazur, “Continuing To Implement The ACA In A Careful, Thoughtful Manner,” [U.S. Department Of Treasury’s Notes Blog](#), 7/2/13)

The Small Business Exchange

The Obama Administration Announced A One-Year Delay Of ObamaCare’s Small Business Exchange. “The Obama administration today announced a year-long delay of online enrollment for small businesses looking to purchase health coverage through federal-run exchanges, another setback for [HealthCare.gov](#).” (Jason Millman, “Online SHOP Enrollment Delayed By One Year,” [Politico](#), 11/27/13)

- **Previously, The Obama Administration Said The Small Business Exchange “Would Be Ready By The End Of November.”** “The delay, first reported by POLITICO, comes just weeks after Obama administration officials said the online enrollment for small businesses would be ready by the end of November. The announcement also comes just three days before the White House promises [HealthCare.gov](#) will provide a smoother enrollment experience for most users trying to purchase individual and family coverage. Fixing the problems with the individual market has been the White House priority.” (Jason Millman, “Online SHOP Enrollment Delayed By One Year,” [Politico](#), 11/27/13)

This Year’s Enrollment Deadline

The Obama Administration Moved Back The Deadline For January 1 Enrollment From December 15 To December 23. “With deadlines fast approaching and some HealthCare.gov shoppers still stuck, the Obama administration is proposing new ways to guarantee coverage to those hoping to gain insurance in January. Health and Human Services announced Thursday some additional flexibility for those still hoping to buy coverage -- and many more steps that the agency urged, but did not require, health insurers to take. The government had previously delayed the deadline for enrolling in coverage that starts Jan. 1, moving it back from Dec. 15 to Dec. 23 after the Web site’s tumultuous launch made it difficult for many to shop. While that deadline will stay the same, shoppers will now have until Dec. 31 to pay their first month’s premium.” (Sarah Kliff, “ObamaCare’s Deadlines Are Changing. Again,” [Washington Post](#), 12/12/13)

2014 Fall Enrollment Period

“The White House Is Pushing Back The Start Of Next Year’s Open Enrollment Period Past The 2014 Midterm Elections. “Stung by a brutally messy October for Obamacare, the White House is pushing the start of next year’s open enrollment period past the 2014 midterm elections.” (Devin Dwyer, “White House Delays 2015 ObamaCare Enrollment,” [ABC News’ The Note](#), 11/22/13)

The Delay From October 15 To November 15, 2014 Will Prevent Customers From Accessing The ObamaCare Exchange To See Prices Until After The 2014 Midterm Elections. “The Department of Health and Human Services tells ABC News that it is delaying by one month the 2015 sign-ups in the health insurance marketplace – from Oct. 15 to Nov. 15, 2014. The shift means consumers will not be able to access the marketplace to see plans – or prices – until after votes are cast.” (Devin Dwyer, “White House Delays 2015 ObamaCare Enrollment,” [ABC News’ The Note](#), 11/22/13)

The Individual Mandate’s Deadline

In October, The Obama Administration Delayed The Deadline For Buying Insurance. “The White House is delaying the deadline to buy health insurance by six weeks amid growing House Democratic concerns that the ObamaCare enrollment site’s botched rollout will prevent them from winning the House in 2014.” (Elise Viebeck, “Obamacare Sign-Up Delay Amid Dem Fears Of Midterm Backlash,” [The Hill](#), 10/24/13)

“Under The Change, People Who Have Signed Up For Insurance By The End Of March Will Not Face A Penalty.” “ObamaCare requires people to have health insurance by March 31, 2014. To guarantee the coverage, people must begin the process of applying for insurance no later than Feb. 15. Under the change, people who have signed up for insurance by the end of March will not face a penalty even if they do not actually have the insurance.” (Elise Viebeck, “Obamacare Sign-Up Delay Amid Dem Fears Of Midterm Backlash,” [The Hill](#), 10/24/13)

Cancelled Plans

In November, Obama Unveiled A So-Called Fix For People Losing Their Health Plans Due To ObamaCare – The Plan Was “Widely Panned.” “President Barack Obama’s announcement of a proposed fix to people losing their health insurance plans under the Affordable Care Act was widely panned by the editorial boards of the nation’s biggest newspapers, with even the usually supportive New York Times saying it raises ‘troubling questions.’” (Tal Kopan, “Editorial Pages Pan President Obama’s Plan,” [Politico](#), 11/15/13)

- **USA Today Editorial: “The Other Big Problem With Obama’s Plan Is That A Lot Of People Still Might Not Be Able To Keep Policies They Like. Insurers Don’t Have To Renew The Expiring Policies, And State Insurance Commissions Don’t Have To Approve Them.”** (Editorial, “Obama Prescribes Ugly Fix For ObamaCare,” [USA Today](#), 11/15/13)

Obama’s One-Year Extension Undermines The “Central Goal Of The Law.” “But it also invited unintended consequences, showing how easily the law’s complicated framework can start to come loose. (Ricardo Alonso-Zaldivar, “Obama Struggles To Save His Cherished Health Law,” [The Associated Press](#), 11/16/13)

Retroactive Payments For Insurers

The Obama Administration Asked Insurers To Accept Consumers Past The December 23 Enrollment Deadline. “Last week, the administration appealed to the insurance industry to accept people who sought benefits past the Dec. 23 enrollment deadline for Jan. 1, and to consider approving retroactive coverage for consumers who signed up during the month of January.” (Caroline Hunter and Lewis Krauskopf, “Insurers Wary Of New ObamaCare Fix For January Health Plans,” [Reuters](#), 12/18/13)

Insurers Are Worried That Allowing Retroactive Coverage Would Lead To Consumers Signing Up For Coverage After Running Up Huge Medical Bills. “So far, the answer has amounted to a big ‘maybe.’

Insurers are worried that some consumers will sign up for retroactive January plans only if they have incurred a hefty medical bill. It is unclear what the costs of that would be or how many shoppers might take advantage of the policy.” (Caroline Hunter and Lewis Krauskopf, “Insurers Wary Of New ObamaCare Fix For January Health Plans,” [Reuters](#), 12/18/13)

- **Insurance Spokeswoman: “It’s Like Calling For Homeowners Insurance When Your House Is Already On Fire.”** ““It creates a situation where someone might be able to apply for insurance when they have already had services’ such as in the emergency room, said Mary Beth Chambers, spokeswoman for Blue Cross Blue Shield of Kansas. ‘It’s like calling for homeowners insurance when your house is already on fire.’” (Caroline Hunter and Lewis Krauskopf, “Insurers Wary Of New ObamaCare Fix For January Health Plans,” [Reuters](#), 12/18/13)

Out-Of-Pocket Insurance Costs

The Obama Administration Delayed An ObamaCare Provision That Would “Limit Out-Of-Pocket Insurance Costs For Consumers Until 2015.” “The Obama administration has delayed a key provision in President Obama’s health care reform law that would limit out-of-pocket insurance costs for consumers until 2015.” (Laura Seligman, “Administration Delays ObamaCare Caps On Out-Of-Pocket Costs,” [The Hill’s Health Watch](#), 8/13/13)

Insurers Will Now Be Able “To Set Higher Limits, Or No Limit At All On Some Costs, In 2014.” “But under a little-noticed ruling, federal officials have granted a one-year grace period to some insurers, allowing them to set higher limits, or no limit at all on some costs, in 2014.” (Robert Pear, “A Limit On Consumer Costs Is Delayed In Health Care Law,” [The New York Times](#), 8/13/13)

The Little-Noticed Delay Was Outlined In February, “But Was Obscured In A Maze Of Legal And Bureaucratic Language That Went Largely Unnoticed.” “The grace period has been outlined on the Labor Department’s Web site since February, but was obscured in a maze of legal and bureaucratic language that went largely unnoticed.” (Robert Pear, “A Limit On Consumer Costs Is Delayed In Health Care Law,” [The New York Times](#), 8/13/13)

The CLASS Act

The Ending Of ObamaCare’s Community Living Assistance Services And Supports Program, Better Known As CLASS, Was The Obama Administration’s “First Major Reversal On Its Signature Domestic Achievement.” “The Obama administration said Friday it wouldn’t implement a long-term care insurance program that is part of the 2010 health overhaul, its first major reversal on its signature domestic achievement.” (Louise Radnofsky, “Long-Term Care Gets The Ax,” [The Wall Street Journal](#), 10/25/11)

- **“The Administration’s Decision Was Another Setback ...”** (Robert Pear, “Health Law To Be Revised By Ending A Program,” [The New York Times](#), 10/14/11)

High Risk Pools

In February, The Obama Administration Closed Enrollment In ObamaCare Pre-Existing Condition Insurance Program. “The Obama administration on Friday said it would stop enrolling new beneficiaries in a special \$5 billion insurance program for people with pre-existing medical conditions, because of rising costs and limited funding.” (“Special Insurance Program For The Sick Suspends Enrollment,” [Reuters](#), 2/15/13)

The PCIP Plan Was Mired With Financial Difficulties And Was Intended To Cover Those With Pre-Existing Conditions Until January 1, 2014. “The news comes a day after a top U.S. healthcare official told lawmakers on Capitol Hill that the administration is grappling with financial difficulties but determined to keep the Pre-Existing Condition Insurance Plan (PCIP) operating in 23 states and the

District of Columbia through 2013. PCIP was established in 2010 under President Barack Obama's health care reform law to provide coverage for sick people unable to find it in the private insurance market. The program is designed as a bridge to January 1, 2014, when legal restrictions barring discrimination over medical conditions come into force." ("Special Insurance Program For The Sick Suspends Enrollment," [Reuters](#), 2/15/13)

This Month, The Obama Administration Extended The Program By One Month In A "First Tacit Acknowledgement That It Can't Guarantee That Everybody Who Wants To Obtain Coverage Starting Jan. 1 Will Be Able To Do So." "The Obama administration moved Thursday to protect some of the sickest patients in the country from the possibility that they would lose health insurance on New Year's Day. Medically needy patients enrolled in temporary high-risk pools now have an extra month to sign up for new coverage because of early enrollment struggles in Obamacare nationwide, the Centers for Medicare & Medicaid Services announced. The extension seems to be the Obama administration's first tacit acknowledgement that it can't guarantee that everybody who wants to obtain coverage starting Jan. 1 will be able to do so." (Jason Millman, "Another Obamacare Extension," [Politico](#), 12/12/13)

The Spanish HealthCare.Gov Website

In September, The Obama Administration Delayed The Launch Of The Spanish Version Of HealthCare.gov. "Separately, the administration told Hispanic groups that the Spanish-language version of its healthcare.gov website will be not be ready to handle enrollments for a few weeks. An estimated 10 million Latinos are eligible for coverage." (Ricardo Alonso-Zaldivar, "Health Law Online Sign-Up Delayed For Small Firms," [The Associated Press](#), 9/26/13)

AND THE ADMINISTRATION IS ALREADY TELEGRAPHING DELAYS FOR NEXT YEAR

An Obama Administration Official Didn't Rule Out Additional Tweaking Of ObamaCare If Small Businesses Face Higher Costs Prior To The 2014 Midterm Election. "Next year, though, many of those small businesses will have to upgrade to health plans that comply with the new Obamacare rules. Unlike the canceled health policies which largely hit this fall, those changes will be spread throughout the year. But there will be a cluster of December renewals, industry officials say, and those small businesses will get the first look at their new prices in October — right at the height of an election that's increasingly being framed as a referendum on the impact of Obamacare. ... But an administration official said the Obama team will be watching the small business situation closely as the time for those renewals approaches. 'I think that's something we're going to take a hard look at and see if there are things that can be tweaked' if there is a lot of disruption, the official said." (David Nather, "Next ObamaCare Crisis: Small-Business Costs," [Politico](#), 12/17/13)

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)