



“Glitches And Bumps”

Obama Conceded That ObamaCare Faces Implementation Hurdles

OBAMA WARNED AMERICANS THAT THEY WILL FACE UNCERTAINTY WHEN IT COMES TO THEIR HEALTH CARE



[Click Here To Watch](#)

At Today’s Press Briefing, Obama Said That ObamaCare Will Have “Glitches And Bumps” No Matter How Perfectly The Law Is Implemented. OBAMA: “It’s still a big undertaking and what we’re doing is making sure that every single day, we are constantly trying to hit our marks so that it will be in place. The last point I’ll make, even if we do everything perfectly, there will still be glitches and bumps, and there will be stories that can be written that says, ‘oh, look, this thing’s not working the way it’s supposed to and this happened and that happened,’ and that’s pretty much true of every government program that’s ever been set up.” (Barack Obama, [Press Briefing](#), Washington, D.C., 4/30/13)

ObamaCare Is Creating A Headache For Americans Who Face High Health Care Costs

The Nonpartisan Society Of Actuaries Found That ObamaCare Could Increase Health Insurance Costs “By An Average Of 32 Percent Per Person.” “The Society of Actuaries, a nonpartisan professional association, has issued a new report warning that the cost of medical claims in the new individual-

Paid for by the Republican National Committee.
310 First Street SE - Washington, D.C. 20003 - (202) 863-8500 - www.gop.com
Not authorized by any candidate or candidate’s committee.

insurance market could rise by an average of 32% per person over the first few years the law is in place, as more people with higher medical needs get coverage, and that the impact will be very different depending on the state. Medical bills are another key factor in determining premiums.” (Louise Radnofsky, “Sebelius: Some Could See Insurance Premiums Rise,” [The Wall Street Journal](#), 3/26/13)

- **The Premium Increases Come From ObamaCare’s Effect On “Medical Claims Costs -- The Biggest Driver Of Health Insurance Premiums.”** “Medical claims costs — the biggest driver of health insurance premiums — will jump an average 32 percent for Americans’ individual policies under President Barack Obama’s overhaul, according to a study by the nation’s leading group of financial risk analysts.” (Ricardo Alonso-Zaldivar, “Study: Health Overhaul To Raise Claims Cost 32 Percent,” [The Associated Press](#), 3/26/13)

An “Overwhelming Majority” Of States Will Face Double-Digit Increases. “While some states will see medical claims costs per person decline, the report concluded the overwhelming majority will see double-digit increases in their individual health insurance markets, where people purchase coverage directly from insurers.” (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)

- **“The Average Annual Premiums In 2012 Are \$5,615 For Single Coverage And \$15,745 For Family Coverage.”** (“Employer Health Benefits, 2012 Annual Survey,” [The Kaiser Family Foundation](#), 9/11/12)
- **“Average Premiums Increased 3% For Single Coverage And 4% For Family Coverage In The Last Year.”** (“Employer Health Benefits; 2012 Annual Survey,” [The Kaiser Family Foundation](#), 9/11/12)

Americans Will Lose Their Health Care Plans Due To New Mandates Created By ObamaCare

Americans Are Finding Out That Obama’s “Keep Your Health Care Plan” Promise Is Just Not True. “President Barack Obama promised over and over during the health care debate that ‘if you like your health care plan, you can keep your health care plan.’ It turns out that, for a lot of people, that isn’t true.” (David Nather, “4 Hard Truths Of Health Care Reform,” [Politico](#), 3/16/12)

ObamaCare Doesn’t Have Any Assurances That If You Are Happy With Your Plan, You Can Keep It - Employers Are Still Able To Modify Their Health Coverage Options Or Drop Coverage Altogether. “Nothing in the law ensures that people happy with their policies now can keep them. Employers will continue to have the right to modify coverage or even drop it, and some are expected to do so as more insurance alternatives become available to the population under the law. Nor is there any guarantee that coverage will become cheaper, despite the subsidies that many people will get.” (Ricardo Alonso-Zaldivar, “FACT CHECK: Health Care Law,” [The Associated Press](#), 7/2/12)

- **More Americans Will Lose Their Employer Health Care Coverage Than Before ObamaCare Was Enacted.** “For one thing, CBO says 11 million Americans won’t get employment-based health insurance they would have had before the law — so they will be forced out (technically by their employer, not by the president, but the context will be the changes brought about by the health law). Another 9 million would gain coverage — but everyone who loses it will see their lives disrupted, and it will be used as more evidence of broken Obama promises.” (David Nather, “4 Hard Truths Of Health Care Reform,” [Politico](#), 3/16/12)

University Of Chicago Study Found That A Majority Of Health Plans Will Have To Change To Meet ObamaCare Standards. “Just over half of the individual plans currently on the market do not meet the

standards to be sold next year, when many key provisions of President Obama's Affordable Care Act kick in, according to a University of Chicago study. That's because the law sets new minimums for the basic coverage every individual health care plan must provide." (Tami Luhby, "Most Individual Health Insurance Isn't Good Enough For ObamaCare," [CNN Money](#), 4/3/13)

- **Current Health Care Plans That Don't Meet ObamaCare Standards "Will Likely Disappear."** "So what happens to the plans that don't meet the new minimum standards? They will likely disappear. A handful of existing plans will be grandfathered in, but the qualifying criteria for that is hard to meet: Members have to have been enrolled in the plan before the ACA passed in 2010, and the plan has to have maintained fairly steady co-pay, deductible and coverage rates until now." (Tami Luhby, "Most Individual Health Insurance Isn't Good Enough For ObamaCare," [CNN Money](#), 4/3/13)

One Large "Glitch" Will Leave Americans Unable To Afford Health Care

New Problems Are Coming To Light As ObamaCare Continues To Be Implemented. "The affordability glitch is one of a series of problems coming into sharper focus as the law moves to full implementation." (Ricardo Alonso-Zaldivar, "Some Families to Be Priced Out of Health Overhaul," [The Associated Press](#), 1/30/13)

Millions Of Americans Will Be Unable To Afford Family Health Care Coverage Under A New Rule Released By The Obama Administration. "The Obama administration adopted a strict definition of affordable health insurance on Wednesday that will deny federal financial assistance to millions of Americans with modest incomes who cannot afford family coverage offered by employers." (Robert Pear, "Federal Rule Limits Aid To Families Who Can't Afford Employers' Health Coverage," [The New York Times](#), 1/30/13)

- **"Low-Income Americans Whose Employer-Plan Premiums Are Beyond Their Means Won't Be Eligible For" Federal Subsidies To Make Insurance More Affordable.** "The decision, announced by the Obama administration on Wednesday, means some low-income Americans whose employer-plan premiums are beyond their means won't be eligible for the main perk of the law. Several provisions are behind the wrinkle." (Louise Radnofsky, "Workers' Children Won't Get Subsidies," [The Wall Street Journal](#), 1/30/13)

The New ObamaCare "Glitch" Will Price Families "Out Of Health Insurance." "Some families could get priced out of health insurance due to what's being called a glitch in President Barack Obama's overhaul law. IRS regulations issued Wednesday failed to fix the problem as liberal backers of the president's plan had hoped." (Ricardo Alonso-Zaldivar, "Some Families to Be Priced Out of Health Overhaul," [The Associated Press](#), 1/30/13)

FactCheck.org: ObamaCare "Falls Short Of Making Health Care 'Affordable And Available To Every Single American,' As Promised." "Furthermore, the law falls short of making health care 'affordable and available to every single American,' as promised. The law provides subsidies to help some Americans buy insurance, expands Medicaid and doesn't allow insurance companies to exclude persons with preexisting conditions. But still, the director of the nonpartisan Congressional Budget Office projected 23 million persons will remain uninsured — some because they can't afford coverage." (D'Angelo Gore, "Promises, Promises," [FactCheck.org](#), 1/4/12)

ObamaCare Has Created A Bump In The Road For Small Businesses To Obtain Affordable Health Care Coverage

The Obama Administration Is Delaying "A Major Selling Point" Of ObamaCare That Would "Provide Affordable Health Insurance To Small Businesses." "Unable to meet tight deadlines in the new health care law, the Obama administration is delaying parts of a program intended to provide affordable health insurance to small businesses and their employees — a major selling point for the

health care legislation.” (Robert Pear, “Small Firms’ Offer of Plan Choices Under Health Law Delayed,” [The New York Times](#), 4/1/13)

The Measure “Was Portrayed As A Major Advantage” Of ObamaCare. “The promise of affordable health insurance for small businesses was portrayed as a major advantage of the new health care law, mentioned often by White House officials and Democratic leaders in Congress as they fought opponents of the legislation.” (Robert Pear, “Small Firms’ Offer of Plan Choices Under Health Law Delayed,” [The New York Times](#), 4/1/13)

Coal Operators Shared With The Federal Reserve That “Rising Health Insurance Premiums” Are A Concern. “We heard several reports of layoffs by coal operators. Many of our contacts pointed to rising health insurance premiums as a concern.” (“[Current Economic Conditions](#),” Federal Reserve, 3/6/13)

- **Cleveland’s Manufacturing Sector Cited “Rising Health Insurance Premiums” As “A Challenge.”** “Wage pressures are contained, although rising health insurance premiums remain a challenge.” (“[Current Economic Conditions](#),” Federal Reserve, 3/6/13)
- **As The Cost Of Health Care Continues To Increase, Employers Plan On Shifting The Higher Costs On To Employees.** “Costs for healthcare and other benefits continued to increase; some contacts noted that they were passing along the higher costs to employees.” (“[Current Economic Conditions](#),” Federal Reserve, 3/6/13)

The Obama Administration Has “Failed” Small Businesses. “The key incentive for small businesses to support ObamaCare was that they would be able to shop for the best deals in health care super-stores—called exchanges. The Administration has had 3 years to set up these exchanges. It has *failed* to do so.” (Joe Klein, “ObamaCare Incompetence,” [Time](#), 4/2/13)

WITH ALL THE OBAMACARE SETBACKS, AMERICANS CONTINUE TO OPPOSE OBAMACARE

New Kaiser Family Foundation Poll Finds That ObamaCare “Scraped The Nadir Of Its Long-Term Public Support This Month.” “The health law scraped the nadir of its long-term public support this month — just 35 percent of respondents to a Kaiser Family Foundation poll said they support the law, compared to 40 percent who oppose it and 24 percent who shrugged when asked.” (Kyle Cheney, *Politico’s Pulse*, 4/30/13)

Kaiser Family Foundation: 40 Percent Of Americans Have An Unfavorable View Of ObamaCare. “Overall, the public remains as divided as ever when it comes to their overall evaluations of the health law. This month, 35 percent report a favorable view, 40 percent an unfavorable view, and a full 24 percent report they have no opinion on the law, continuing a recent trend of particularly high shares not offering an opinion. Partisans remain quite divided, with a majority of Democrats in favor (57 percent) and most Republicans opposed (67 percent).” ([Kaiser Health Tracking Poll](#), 4/2013)

- **“Four In Ten Americans (42%) Are Unaware That ACA Is Still The Law Of The Land.”** “Four in ten Americans (42%) are unaware that the ACA is still the law of the land, including 12 percent who believe the law has been repealed by Congress, 7 percent who believe it has been overturned by the Supreme Court and 23 percent who say they don’t know enough to say what the status of the law is.” ([Kaiser Health Tracking Poll](#), 4/2013)