



Paying A Premium For ObamaCare

Obama's Failed Promise Has Left Families Paying, Instead Of Saving

OBAMA PROMISED THAT AMERICAN FAMILIES WOULD SAVE \$2,500 ON THEIR HEALTH CARE COSTS BY THE END OF HIS FIRST TERM

As A Candidate, Obama Promised That His Health Care Reform Would Save American Families \$2,500 A Year By The End Of His First Term. OBAMA: "If you are ready for change, then we can stop talking about the outrage of 47 million people without health insurance and start doing something about it. I've put forward a plan that says everybody will have the same health care if they want it that I have as a member of Congress, that you can't be excluded for pre-existing conditions, we'll negotiate with the drug companies for the cheapest available prices. If you're 25 or younger you can stay on your parents' health insurance. 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)

FAMILIES ARE PAYING MORE FOR THEIR HEALTH CARE, MAKING THEM WORSE OFF UNDER OBAMA

Higher Health Care Costs This Year "Took A Bigger Bite From The Income Of Middle-Class Employees." "But the study's authors, at the nonpartisan Kaiser Family Foundation and the Health Research and Educational Trust, said higher costs still took a bigger bite from the income of middle-class employees, whose wages advanced only 1.7 percent, as employers shifted more health care costs to their workers." (David Morgan, "U.S. Employer Health Care Premiums Outpace Inflation, Wages," [Reuters](#), 9/11/12)

Health Care Premiums Have Increased By 24.2 Percent Under Obama

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)

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“The Rise In Premiums Easily Outpaced Workers’ Raises And Inflation.” (Ricardo Alonso-Zaldivar, “Premiums For Family Health Plans Hit \$15,745,” [The Associated Press](#), 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](#), 9/11/12)
- **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](#), 9/11/12)

Under ObamaCare, Family Health Care Premiums Will Increase \$2,404 Annually. (Douglas W. Elmendorf, CBO Director, [Letter To Senator Evan Bayh](#), 11/30/09; “Updated Estimates For The Insurance Coverage Provisions Of The Affordable Care Act Updated For The Recent Supreme Court Decision,” [Congressional Budget Office](#), 7/24/12)

ObamaCare Isn’t Making Health Care Affordable And Will Contribute To Higher Health Care Costs

“Hang On To Your Wallets,” ObamaCare Has Failed To Tackle Unaffordable Health Care Costs. “But hang on to your wallets. Premiums averaged \$15,745, with employees paying more than \$4,300 of that, a glaring reminder that the nation’s problem of unaffordable medical care is anything but solved.” (Ricardo Alonso-Zaldivar, “Premiums For Family Health Plans Hit \$15,745,” [The Associated Press](#), 9/11/12)

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)

- **FactCheck.org: ObamaCare Is Actually Making Health Care “Less Affordable.”** “At the moment, the new law is making health care slightly less affordable. Independent health care experts say the law has caused some insurance premiums to rise. As we wrote in October, the new law has caused about a 1 percent to 3 percent increase in health insurance premiums for employer-sponsored family plans because of requirements for increased benefits. Last year’s premium increases cast even more doubt on another promise the president has made — that the health care law would ‘lower premiums by up to \$2,500 for a typical family per year.’” (D’Angelo Gore, “Promises, Promises,” [FactCheck.org](#), 1/4/12)
- **The Washington Post’s The Fact Checker: “Insurance Premiums Have Gone Up, In Part Because Of New Benefits Mandated By The Law.”** (Glenn Kessler, “The Fine Print In Obama’s ‘Promises Kept’ Ad,” *The Washington Post’s “The Fact Checker,”* 1/6/12)

The Washington Post’s The Fact Checker: “Premiums Almost Certainly Will Go Up.” “But the bad news is that, on average, premiums almost certainly will go up — with some people really getting hit with increases.” (Glenn Kessler, “President Obama’s Claim That Insurance Premiums ‘Will Go Down,’” *The Washington Post’s “The Fact Checker,”* 8/10/12)

Despite President Obama’s Promises, Health Care Premiums Aren’t “Going To Go Down.” “The video released by the Obama campaign Thursday has a graph that shows health insurance premiums climbing and climbing – way above general inflation. Giving families and businesses relief was a big part of Obama’s sales pitch for health care reform. ... But no matter what happens with the law, the line on that graph isn’t going to go down.” (David Nather, “Health Care Reform: 4 Inconvenient Truths,” [Politico](#), 3/16/12)