



# Pie Crust Promises

## *Revisiting Obama's First-Term Health Care Promises To The American People*

### OBAMA PROMISED THAT OBAMACARE WOULDN'T RAISE TAXES ON THE MIDDLE CLASS

**PROMISE:** Obama Promised That He Wouldn't Raise Taxes On The Middle Class. OBAMA: "I can make a firm pledge. Under my plan, no family making less than \$250,000 a year will see any form of tax increase, not your income tax, not your payroll tax, not your capital gains taxes, not any of your taxes." (Senator Barack Obama, [Remarks](#), Dover, NH, 9/12/08)

#### *The Middle Class Will Be Hit By ObamaCare Taxes*

**FAIL:** *The Associated Press* Headline: "ObamaCare Credits Could Trigger Surprise Tax Bills." (Stephen Ohlemacher, "ObamaCare Credits Could Trigger Surprise Tax Bills," [The Associated Press](#), 4/2/13)

**Millions Of Americans "Could Get Stung By Surprise Tax Bills."** "Millions of people who take advantage of government subsidies to help buy health insurance next year could get stung by surprise tax bills if they don't accurately project their income." (Stephen Ohlemacher, "ObamaCare Credits Could Trigger Surprise Tax Bills," [The Associated Press](#), 4/2/13)

**"Millions Of Middle-Income Families" Could Get Hit By Higher Tax Bills If They Fail To Accurately Project Future Income.** "What happens if you or your spouse gets a raise and your family income goes up in 2014? You could end up with a bigger subsidy than you are entitled to. If that happens, the law says you have to pay back at least part of the money when you file your tax return in the spring of 2015. That could result in smaller tax refunds or surprise tax bills for millions of middle-income families." (Stephen Ohlemacher, "ObamaCare Credits Could Trigger Surprise Tax Bills," [The Associated Press](#), 4/2/13)

**Former Health Care Counsel For Internal Revenue Service: "I Can't Think Of What Else They Do In The Tax System Currently That Works That Way."** "'I think this will be the hardest thing for members of the public to understand because it is a novel aspect of this tax credit,' said Catherine Livingston, who recently served as health care counsel for the Internal Revenue Service. 'I can't think of what else they do in the tax system currently that works that way.' Livingston is now a partner in the Washington office of the law firm Jones Day." (Stephen Ohlemacher, "ObamaCare Credits Could Trigger Surprise Tax Bills," [The Associated Press](#), 4/2/13)

- ObamaCare Contains "The Largest Set Of Tax Law Changes In More Than 20 Years." "The

health care law 'includes the largest set of tax law changes in more than 20 years,' according to the Treasury inspector general who oversees the IRS. The agency will have to hire thousands of workers to manage it, requiring significant budget increases that already are being targeted by congressional Republicans determined to dismantle the president's signature initiative." (Stephen Ohlemacher, "The Tax Man Cometh To Police You On Health Care," [The Associated Press](#), 7/7/12)

**The Nonpartisan Joint Committee On Taxation Projects That The Tax Will Cost The Middle Class \$40 Billion.** "Twice since the health care law was passed Congress has increased the caps for how much people will have to repay. Combined, the two measures are expected to raise more than \$40 billion over the next decade, according to Congress' Joint Committee on Taxation." (Stephen Ohlemacher, "ObamaCare Credits Could Trigger Surprise Tax Bills," [The Associated Press](#), 4/2/13)

## **OBAMA PROMISED AMERICANS THAT THEY COULD KEEP THEIR HEALTH CARE PLAN**

**PROMISE:** Obama: "And If You Like Your Insurance Plan, You Will Keep It. No One Will Be Able To Take That Away From You. It Hasn't Happened Yet. It Won't Happen In The Future." OBAMA: "They'll see that if Americans like their doctor, they will keep their doctor. And if you like your insurance plan, you will keep it. No one will be able to take that away from you. It hasn't happened yet. It won't happen in the future." (President Barack Obama, [Remarks By The President On Health Care Reform](#), Portland, ME, 4/1/10)

### ***Many Americans Will Be Forced Out Of Their Current Health Care Plan***

**FAIL:** CNN Money Headline: "Most Individual Health Insurance Isn't Good Enough For ObamaCare." (Tami Luhby, "Most Individual Health Insurance Isn't Good Enough For ObamaCare," [CNN Money](#), 4/3/13)

- **Americans Are Finding Out That Obama's "Keep Your 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)

**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)

**ObamaCare's Requirements Will Likely Lead To "Higher Premiums Than Today's" Plans.** "Most individual plans sold next year, even the lowest-level 'bronze' plans, are likely to charge higher premiums than today's most bare-bones individual insurance." (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)

## **OBAMA PROMISED THAT OBAMACARE WOULD PROVIDE "COST SAVINGS" TO**

## BUSINESSES

**PROMISE:** Obama Promised that ObamaCare Would Provide “Cost-Savings” To Employers. OBAMA: “Americans who get their insurance through the workplace, cost-savings could be as much as \$3,000 less per employer than if we do nothing. Now, think about that. That’s \$3,000 your employer doesn’t have to pay, which means maybe she can afford to give you a raise.” (Barack Obama, [Remarks At George Mason University](#), Fairfax, VA, 3/19/10)

### *Obama Has Delayed “A Major Selling Point” Of ObamaCare That Would Lower Health Care Costs For Businesses*

**FAIL:** 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, “Health Law Provision For Small Business 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, “Health Law Provision For Small Business 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)

## OBAMA PROMISED THAT AMERICANS WOULD SAVE ON THEIR HEALTH CARE PREMIUMS

**PROMISE:** 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 \$2500 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)

### *The Obama Administration And The Nonpartisan Society Of Actuaries Have Concluded That ObamaCare Will Raise Premiums*

**FAIL: “The Obama Administration Acknowledged Tuesday That Some People Could See Their Premiums Rise Under The Health Care Reform Law.”** (Elise Viebeck, “Premiums Could Rise Under Health Care law, Sebelius Concedes,” *The Hill’s Health Watch*, 3/27/13)

**Obama’s Promise To Americans That ObamaCare Will Bring Down Health Premiums “Seems A Stretch Now.”** “Obama has promised that the new law will bring costs down. That seems a stretch now. While the nation has been enjoying a lull in health care inflation the past few years, even some former administration advisers say a new round of cost-curbing legislation will be needed.” (Ricardo Alonso-Zaldivar, “Study: Health Overhaul To Raise Claims Cost 32 Percent,” *The Associated Press*, 3/26/13)

**The Nonpartisan Society Of Actuaries Has Found That ObamaCare Will 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-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,” *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)