



# Unaffordable And Unavailable

*For Many Americans, Access To Affordable Health Care Has Become A Thing Of The Past*

## AFFORDABLE HEALTH INSURANCE WILL BE UNAVAILABLE TO AMERICAN FAMILIES

**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." ("IRS: Some Families Who Can't Afford Coverage On The Job Can't Get Government Aid To Buy Health Plans," [The Associated Press](#), 1/30/13)

*Family And Child Care Advocates Have Come To The Realization That Affordable Health Care Coverage Is Out Of Reach*

**Bruce Lesley, President Of The Child Advocacy Group First Focus: ObamaCare's New Rules "Will Not Be Much Of A Consolation To Families Who Cannot Get Health Insurance For Their Kids."**

"Bruce Lesley, the president of First Focus, a child advocacy group, said: 'The administration recognizes that the cost of family coverage will be unaffordable for many families. They will not have to pay the penalty. But that will not be much of a consolation to families who cannot get health insurance for their kids.'" (Robert Pear, "Federal Rule Limits Aid To Families Who Can't Afford Employers' Health Coverage," [The New York Times](#), 1/30/13)

- **Lesley: "Close To 500,000 Children Could Remain Uninsured."** "Bruce Lesley, president of First Focus, an advocacy group for children, cited estimates that close to 500,000 children could

remain uninsured because of the glitch. 'The children's community is disappointed by the administration's decision to deny access to coverage for children based on a bogus definition of affordability,' Lesley said in a statement." ("IRS: Some Families Who Can't Afford Coverage On The Job Can't Get Government Aid To Buy Health Plans," [The Associated Press](#), 1/30/13)

**Executive Director Of The Center For Children And Families At Georgetown University, Jocelyn A. Guyer: "This Is Bad News For Kids."** "'This is bad news for kids,' said Jocelyn A. Guyer, an executive director of the Center for Children and Families at Georgetown University. 'We can see kids falling through the cracks. They will lack access to affordable employer-based family coverage and still be locked out of tax credits to help them buy coverage for their kids in the marketplaces, or exchanges, being established in every state.'" (Robert Pear, "Federal Rule Limits Aid To Families Who Can't Afford Employers' Health Coverage," [The New York Times](#), 1/30/13)

**The Executive Director Of Families USA, Ron Pollack: "This Is A Very Significant Problem."** "'This is a very significant problem, and we have urged that it be fixed,' said Ron Pollack, executive director of Families USA, an advocacy group that supported the overhaul from its early days. 'It is clear that the only way this can be fixed is through legislation and not the regulatory process.'" ("IRS: Some Families Who Can't Afford Coverage On The Job Can't Get Government Aid To Buy Health Plans," [The Associated Press](#), 1/30/13)

## **YOUNG AMERICANS WILL FACE MUCH HIGHER PREMIUMS AS OBAMACARE IS IMPLEMENTED**

**A Recent Survey Found That ObamaCare May "Triple Premiums For Some Young And Healthy Men."** "The federal health care law could nearly triple premiums for some young and healthy men, according to a forthcoming survey of insurers that singles out a group that might become a major public opinion battleground in the ObamaCare wars." (Brett Norman, "ACA Premium Sticker Shock Could Fuel Foes," [Politico](#), 2/4/13)

**As ObamaCare Is Implemented, Insurance Premiums In The Individual Market For A Healthy 27 Year Old Will Be "Nearly 90 Percent Higher."** "The survey, fielded by the conservative American Action Forum and made available to POLITICO, found that if the law's insurance rules were in force, the premium for a relatively bare-bones policy for a 27-year-old male nonsmoker on the individual market would be nearly 190 percent higher." (Brett Norman, "ACA Premium Sticker Shock Could Fuel Foes," [Politico](#), 2/4/13)

- **Insurers Estimated That A Healthy 27 Year Old Man From Texas Will Pay \$99 More In Health Insurance Premiums Due To ObamaCare.** "The insurers estimated that a healthy 27-year-old man in Austin, Texas, who pays \$54 a month for insurance this year would have a \$153 premium if ObamaCare's market regulations were in effect." (Brett Norman, "ACA Premium Sticker Shock Could Fuel Foes," [Politico](#), 2/4/13)
- **The Ohio Department Of Insurance Found That "A Healthy Young Male In Ohio's Individual Health Insurance Market ... Could See His Health Insurance Costs Increase From 90-130 Percent."** "A report prepared for the Ohio Department of Insurance by Seattle-based Milliman Inc. found that a healthy young male in Ohio's individual health insurance market paying about \$200 a month in premiums in 2010 could see his health insurance costs increase from 90-130 percent when the health exchanges begin signing up new enrollees in October." (Randy Tucker, "Premiums To Rise Under Health Care Law," [Dayton Daily News](#), 1/26/13)

**The Washington Post's The Fact Checker: Young Adults Will "Have Sticker Shock When They See What Happens To Their Premiums Starting In 2014."** "The law's provisions, especially the requirement for essential benefits, will almost certainly increase premiums, though tax subsidies will help mitigate the impact for a little over half of the people in the exchanges. But a lot of other people —

such as a young male who currently has a plan that does not include all of the required benefits — are likely going to have sticker shock when they see what happens to their premiums starting in 2014.” (Glenn Kessler, “President Obama’s Claim That Insurance Premiums ‘Will Go Down,’” *The Washington Post’s The Fact Checker*, 8/10/12)

### ***The Architect Of ObamaCare Predicted Higher Premiums For Young Adults***

**Health Economist Jon Gruber: “A Slice Of The Younger Population” Will See An Increase In Health Premiums.** “The increase will most likely be substantial for ‘a slice of the younger population,’ said Massachusetts Institute of Technology health economist Jon Gruber, a supporter of the health law who has studied its impact on premiums.” (Brett Norman, “ACA Premium Sticker Shock Could Fuel Foes,” *Politico*, 2/4/13)

- **Gruber: ObamaCare Will Create Health Care Insurance “Losers” That Will Pay More Than Before ObamaCare.** “‘It is true that even after tax credits some individuals are ‘losers,’ he conceded, ‘in that they pay more than before [Obama’s] reform.’” (Myles Miller, “ObamaCare Architect: Expect Steep Increase In Health Care Premiums,” *The Daily Caller*, 2/11/12)
- **Gruber: Americans Who Purchase Their Health Care On “The Individual Market Will Experience An Average Premium Increase Of 31 Percent.”** “‘After the application of tax subsidies, 59 percent of the individual market will experience an average premium increase of 31 percent,’ Gruber reported.” (Myles Miller, “ObamaCare Architect: Expect Steep Increase In Health Care Premiums,” *The Daily Caller*, 2/11/12)

### **FACT CHECKERS HAVE RULED THAT OBAMA BROKE HIS PROMISE TO MAKE “HEALTH CARE AFFORDABLE AND AVAILABLE TO EVERY SINGLE AMERICAN”**

**PROMISE: Obama: “I’ll Be A President Who Finally Makes Health Care Affordable And Available To Every Single American, The Same Way I Expanded Health Care In Illinois, ...”** (Senator Barack Obama, [Iowa Caucus Night Speech, Des Moines, IA](#), 1/3/08)

**BROKEN: 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.”** “Moreover, at this point it is debatable whether the law has made health care more affordable. 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: "Bad News ... 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)