



Visions Of 2010

As ObamaCare Is Implemented, Democrats Have Plenty Of Reasons To Be Nervous

DEMOCRATS ARE HOPING THAT OBAMACARE DOESN'T BECOME AN ISSUE IN THE 2014 ELECTION

Democrat Pollsters Are Voicing Their Concern That ObamaCare May "Hurt Democrats In 2014."

"In an informal poll of Democratic insiders, many of whom shepherded Democrats thorough the dismal 2010 elections, almost all voiced concern about the potential for the issue to hurt Democrats in 2014."

(Amy Walter, "Will Health Care Be Sleeper Issue Of 2014?" [The Cook Political Report](#), 4/3/13)

- **Democrat Pollster: "It's A Concern That Many Of Us Have Voiced."** "It is a concern that many of us have voiced," said a prominent Democratic pollster." (Amy Walter, "Will Health Care Be Sleeper Issue Of 2014?" [The Cook Political Report](#), 4/3/13)

On The Chris Matthews Show, Political Analyst Amy Walter Said That ObamaCare Is Making Democrats Very Nervous As They Face The 2014 Elections. AMY WALTER: "So we talked about guns. We talked about immigration. Here's an issue we haven't talked a lot about. Health care. Remember, these exchanges open in October and are going to start kicking in, in January 2014. Talked to a lot of Democrats this week, especially those who were involved in campaigns who are very nervous about another 2010 type election with health care reform kicking in." NBC'S CHRIS MATTHEWS: "Will it be cumbersome?" WALTER: "It could be problematic in terms of like how it actually rolls out. Are people more upset than they were?" (NBC's ["The Chris Matthews Show"](#), 4/7/13)

National Journal's Josh Kraushaar: "@joekleinTIME Writes An Obituary Of Sorts On ObamaCare. This Shaping Up As Major Problem For Dems In 2014." (Josh Kraushaar, [Twitter Feed](#), 4/3/13)

DEMOCRATS SHOULD BE NERVOUS ABOUT RECENT OBAMACARE NEWS

The Democrats' Claim That ObamaCare Would Lower Health Care Premiums Is False

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 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 Affect 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)

ObamaCare Was A Democrat Fantasy That Will Turn Into A Tax Nightmare For The Middle Class

The Nonpartisan Joint Committee On Taxation Report Found That ObamaCare Raises Taxes On Middle-Class Americans In Addition To Paying “Higher Prices For The Products Of The Affected Businesses.” “There are a number of tax provisions in the health care bill that may directly increase taxes on some individuals and families earning less than \$200,000 and \$250,000 per year. Furthermore, other tax provisions in the bill that directly affect businesses may ultimately affect individuals and families earning less than \$200,000 and \$250,000, respectively, to the extent that increased taxes results in higher prices for the products of the affected businesses.” (Joint Committee On Taxation, [Letter To Senator Tom Coburn](#), 3/20/12)

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)

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)

The Democrats' Suggestion That Americans Will Get To Keep Their Health Care Plan Isn't Happening

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)

The Nonpartisan Congressional Budget Office Projects That "7 Million Fewer People Will Have Employment-Based Health Insurance As A Result" Of ObamaCare. "In 2022, by CBO and JCT's estimate, 7 million fewer people will have employment-based health insurance as a result of the Affordable Care Act; in August, that figure was estimated to be about 4 million people." ("Budget And Economic Outlook," [Congressional Budget Office](#), 2/5/13)

The Democrats' Charge That ObamaCare Would Be Good For Business Was Deceiving

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)

A Wall Street Journal Survey Found That 77 Percent Of Small Business Owners Expect Health Care

Costs To Rise As ObamaCare Is Implemented. “Nearly half, or 46% of 889 small-business owners surveyed by The Wall Street Journal and Vistage International say they don't know if providing health insurance will be more or less costly than facing penalties. More than three quarters, or 77%, polled online from March 11 to March 20, expect their health-care plans to cost more next year under the health-care law.” (Emily Maltby and Sarah E. Needleman, “Some Small Businesses Opt For The Health-Care Penalty,” [The Wall Street Journal](#), 4/7/13)

- **To Avoid ObamaCare's Costs, Some Small Business Owners Plan To Not Expand Their Business Above The 50 Full-Time Employee Threshold Or To Shift Full-Time Workers To Part-Time.** “To avoid the employer mandate, some small firms are considering other strategies, such as increasing employees' share of the premiums, so they don't have to shoulder the entire cost of offering benefits. Others say they will stay under the 50 full-time employee threshold or deliberately turn full-time workers into part-timers.” (Emily Maltby and Sarah E. Needleman, “Some Small Businesses Opt For The Health-Care Penalty,” [The Wall Street Journal](#), 4/7/13)

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)