



Obamacare: Unworkable, Unaffordable, and Unfair

Updated: November 25, 2013

On Tuesday, October 1, 2013, the day exchanges launched, the President sang the praises of his signature health care law. By his account, Obamacare has fixed the economy, will save thousands of lives, and will solve the nation’s debt problem.

But beyond the tidy boundaries of proclamations and speeches, millions of Americans have come to face the devastating realities of Obamacare. The casualties of this “train wreck” are endless: higher premiums, lost coverage, reduced hours and layoffs, reduced hiring, doctor shortages, and unsustainable government debt.

Since the passage of this 2,700 page law, the Obama administration has scrambled to interpret and execute “what’s in it.” The law’s implementation has been marked by inconsistencies, delays, mismanagement, and confusion.

The onslaught of taxes and unworkable mandates has likewise increased the cost of doing business, increased health care premiums, and left many with no other option than to drop coverage, reduce growth and hiring, or to reduce employee hours.

A select few, however, garner special treatment under the law, as average Americans suffer the possibility of fraud and abuse under the law’s programs.

The evidence is overwhelming. The President’s health-care law is simply **unworkable, unaffordable, and unfair**. What follows in this document are real-world examples of how Obamacare continues to unravel and hurt Americans across the nation. This document is not at all intended to be exhaustive.

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OBAMACARE | UNWORKABLE

Failure To Launch. For a detailed report on findings and events relating to the failed implementation of Healthcare.gov, see the RSC policy brief on the state of the exchange [here](#).

Obama's "Administrative Fix" For Dropped Health Care Plans Falls Flat

Obama's One-Year Extension Undermines The "Central Goal Of The Law." "But it also invited unintended consequences, showing how easily the law's complicated framework can start to come loose." [The Associated Press](#), 11/16/2013

The White House's Obamacare Fix Is About To Create A Big Mess. When the drafters of the Affordable Care Act began working on a health reform law, there was a principle underpinning their goals: If they were going to make people buy insurance, they needed to make sure the insurance was worth buying. That meant covering the most important benefits and not charging older or sicker people exorbitant amounts. [The Washington Post](#), 11/14/2013

Why Obama Can't Just Uncancel All Those Insurance Plans. President Obama's plan to reverse himself and let millions of people keep their health policies—the ones that insurance companies cancelled because don't meet the Affordable Care Act's standards—is something like an attempt to unscramble an omelet. [Bloomberg](#), 11/15/2013

Obama's Fix: "G'head. Re-Enroll In Your Still-Illegal Health Plans. I Won't Prosecute. Trust Me." The president promised insurers and consumers that if they maintain their non-grandfathered health plans, then those plans "will not be considered to be out of compliance" with those provisions of federal law for one year, even though everyone knows they are clearly out of compliance with federal law. In effect, the president tried to make good on his "if you like your health plan" promise by telling insurers and consumers, "These plans are clearly illegal. But if you want to keep buying and selling them, I promise not to prosecute or penalize you. Trust me." [Forbes](#), 11/15/2013

President Obama To Insurers: No Bailout - President Barack Obama had some bad news for the insurance company CEOs who met him at the White House: His "fix" might cost them. [Politico](#), 11/19/13

State Insurance Commissioners, Who Are In Charge Of Authorizing Companies To Implement Obama's Fix, Have Noted The Plan Would Be Difficult To Put Into Effect. "The Obama administration is asking insurance commissioners to allow companies in their states to take that step. But an association representing state insurance commissioners said the White House didn't consult with it before announcing its new policy. After the president spoke, the association released a statement saying it would be difficult to put into effect the changes laid out by Mr. Obama." [The Wall Street Journal](#), 11/17/2013

States Rejecting Obama's 'Fix' Shows Plan Will Have Little Impact On Improving ObamaCare. At least eight others states -- California, Indiana, Massachusetts, Minnesota, New York, Rhode Island, Vermont and Washington -- have rejected the president's Nov. 14 proposal that insurance companies offer plans that don't comply with ObamaCare requirements for at least a year. Connecticut decided Friday. [Fox News](#), 11/23/2013

Insurance Commissioners: Healthcare Fix Could Raise Premiums. States are concerned the cancellation fix will threaten the financial stability of the new health marketplaces. Insurance companies say unexpected

changes in the mix of healthy and sick, or young and old people who choose the existing plans over new Obamacare-compliant policies could mean that some insurers will be forced to raise premiums or lose money. [Reuters](#), 11/20/2013

One Million California Health Plans May Only Get Three-Month Extension. One million Californians whose medical insurance policies don't comply with the new health care law will most likely not be allowed to keep them for another year, according to sources close to the state's new insurance exchange. The board that oversees the exchange, called Covered California, on Thursday will consider a proposal that would allow these individuals to keep their current plans -- but only through March 31, when they would have to sign up for a plan that complies with the new law. [San Jose Mercury News](#), 11/20/2013

Health Plan Cancellation Fix Draws Cost Warnings. With only weeks until policies are due to lapse in 2014, there was skepticism the cancellations could be undone. Insurers said the move may threaten the viability of the new Obamacare exchanges by creating a parallel market operating under different rules. [Bloomberg](#), 11/15/2013

Insurance Commissioner Ousted After ACA Criticism. Washington D.C.'s insurance commissioner was forced out of his position after he criticized President Barack Obama's executive action addressing weaknesses in the nation's troubled health care law, a source familiar with the matter said. [CNBC](#), 11/17/2013

Washington D.C.'s Former Insurance Commissioner "Was One Of The First Insurance Commissioners ... To Push Back" On Obama's Fix. White was one of the first insurance commissioners in the nation last week to push back against Obama's attempt to smooth over part of the botched rollout of the Affordable Care Act: millions of unexpected cancellations of insurance plans. [The Washington Post](#), 11/17/2013

NBC's Chuck Todd: "White House Aides Acknowledge The President Doesn't Have The Power To Mandate The Fix." PRESIDENT OBAMA: "The bottom line is insurers can extend current plans that would otherwise be cancelled into 2014 and Americans whose plans have been cancelled can choose to re-enroll in the same kind of plan." TODD: "But what the President didn't emphasize is insurance companies don't have to renew these policies. The President is simply asking them to extend this courtesy to upset policy holders. White House aides acknowledge the President doesn't have the power to mandate the fix." NBC's "[Nightly News](#)," 11/14/2013

The Administration Has Had Trouble Following Its Own Law: Missing Legal Deadlines, Delaying Key Components, and Fumbling Implementation

At Least 27 Significant Changes Already Have Been Made To ObamaCare. More than 27 changes already have been made to ObamaCare, including at least 15 that have been signed into law by President Obama. A large number of changes have been made to a law that has not yet fully taken effect, but they haven't stopped the cascade of failures we are seeing today. [Galen Institute](#), 11/14/2013

Mistakes Aplenty Found In Obamacare Regulations. From innocuous typos to substantive misstatements of policy, the Obama administration has had to correct more than 100 errors in the regulations used to implement its signature health care law. [The National Journal](#), 11/12/2013

Obama Administration Has Missed Half Of Obamacare's Legally Imposed Implementation Deadlines. The CRS, Congress' non-partisan in-house think tank, compiled 82 deadlines that the

Affordable Care Act mandates upon the first three years of its own implementation. Remarkably, it turns out that the White House has missed half of the deadlines legally required by the ACA. [Forbes](#), 8/18/2013

The Obama Administration Announced That It Would Delay The Obamacare Penalty On Businesses That Don't Provide Health Insurance Until 2015. Businesses won't be penalized next year if they don't provide workers health insurance after the Obama administration decided to delay a key requirement under its health-care law, two administration officials said. [Bloomberg](#), 7/2/2013

In Its Announcement, The Treasury Department Conceded That The Mandate's Delay Was Due To "Concerns About The Complexity Of The Requirements." "We have heard concerns about the complexity of the requirements and the need for more time to implement them effectively." [U.S. Department Of Treasury's Notes Blog](#), 7/2/2013

"The Reason For The Delay, We're Told, Is Incompetence." The administration's story is that it simply couldn't find a way to implement the insurance reporting requirements on employers within the time frame set out in the law. [Politico](#), 7/4/2013

Employer Mandate? Never Mind. But all of a sudden on Tuesday evening Mark Mazur—you know him as the deputy assistant Treasury secretary for tax policy—published a blog post canceling the insurance reporting rules and tax enforcement until 2015 as Washington began to evacuate for the long Independence Day weekend. [The Wall Street Journal](#), 7/3/2013

The Employer Mandate Delay May Have Drastic Consequences. By suspending the data reporting requirements of the Employer Mandate, it will be impossible to properly enforce the individual mandates or to reliably determine who is eligible for premium subsidies on the Exchanges. [Forbes](#), 7/12/2013

"..Without The Employer Penalty, It Will Be Even More Attractive An Option For Employers To Let Them Go To The Exchanges... And Shut Down Their Own Health Plans." [Forbes](#), 7/12/2013

Health Insurance Marketplaces Will Not Be Required To Verify Consumer Claims. After encountering "legislative and operational barriers," the federal government will not require the District and the 16 states that are running their own marketplaces to verify a consumer's statement that they do not receive health insurance from their employer. [Washington Post](#), 7/5/2013

Delay Of Obamacare's Employer Mandate Exacerbates An Already Bad Situation. At the end of July, the National Federation of Independent Business (NFIB) told a congressional panel that the employer mandate delay only "exacerbates questions" about the administration's "ability to implement and administer (Obamacare) in any type of cost-effective and fair manner." [Forbes](#), 8/5/2013

Obamacare's Employer Mandate Delay Creates Two Big Problems. First, the delay implies that Congressional Budget Office (CBO) scores of government health spending will become even less realistic than they currently are. Second, employers who take advantage of the delay will be on very shaky legal grounds. [Forbes](#), 7/27/2013

"The CBO Is Supposed To Score Bills ...Not Administrative Decisions That May Not Even Be Legal." The CBO seems to have deleted at least \$10 billion of tax revenue from its PPACA estimates. [Forbes](#), 7/27/2013

"The White House Seems To Regard Laws As Mere Suggestions, Including The Laws It Helped To Write." On the heels of last week's one-year suspension of the Affordable Care Act's employer mandate to offer

insurance to workers, the Administration is now waiving a new batch of its own Obamacare prescriptions. [*Wall Street Journal*](#), 7/7/2013

“...Democrats Passed A Bill That Is So Large And Convoluted That Even They Can't Implement It In Practice.” Now that they are discovering how difficult it is to remake one-sixth of the U.S. economy, they are rewriting the law as they go and telling Americans they have no choice but to live with the consequences. [*Wall Street Journal*](#), 7/7/2013

Online Enrollment in Obamacare Small Business (SHOP) Exchanges Delayed Until After October 1. The administration said Thursday that small business owners who want to use insurance markets designed especially for them will have to wait until sometime in November before they can finish their sign-ups. They still can start shopping right away on Oct. 1. [*Associated Press*](#), 9/25/2013,

Certain SHOP Features Already Delayed. And earlier in the year, the administration said it would delay by a year a SHOP feature providing employees more flexibility to choose their health plans. Sources said there's been very little information about how applications will be transmitted from federal-run SHOPS to insurers selling the health plans, prompting the delay. [*Politico*](#), 9/26/2013

Small Businesses Exchange Options Limited For At Least A Year. Under the Small Business Health Options Program, business owners would choose a level of coverage, and their workers could pick among competing plans that qualify. Under a new proposal from federal regulators, each business owner would still have their pick of insurance from several providers. But businesses would be limited to choosing a single plan to cover all their employees. An expansion of more options would not come until at least 2015. [*CNNMoney*](#), 4/4/2013

70% Of Workers Say Their Employers Haven't Told Them How Their Benefits Could Change. When insurer Aflac conducted its annual open-enrollment survey this year, the researchers got a surprise: Not only have about 70% of employees heard nothing about how their health benefits will be affected, but only 9% of companies said they are "very prepared" to start making the changes the law requires. [*CNNMoney*](#), 9/18/2013

The Obama Administration Has Delayed A Key Provision In President Obama's Health Care Reform Law That Would Limit Out-Of-Pocket Insurance Costs For Consumers Until 2015. [*The Hill's Health Watch*](#), 8/13/2013

The Little-Noticed Delay Was Outlined In February, But "Was Obscured In A Maze Of Legal And Bureaucratic Language That Went Largely Unnoticed." [*The New York Times*](#), 8/13/2013

The Obama Administration Has Weakened The Training Requirements For Obamacare's Navigators" Program. With time running short before enrollment kicks off Oct. 1, the Obama administration last week cut back on training requirements for these 'navigators.' Officials were concerned there might not be enough time to do more-extensive training before the health-insurance exchanges open. [*The Wall Street Journal*](#), 8/5/2013

Obamacare's Program To "Recruit And Train Workers" To Help People Sign Up For Obamacare Is "Barely Off The Ground In Many States." "Opening day for the new health-insurance marketplaces is two months away, but efforts to recruit and train workers to help people enroll are barely off the ground in many states. [*The Wall Street Journal*](#), 8/5/2013

Administration Awards \$67M To 'Navigators' Promoting Obamacare. The funding opportunity for navigators was initially pegged at "up to" \$54 million, but HHS awarded \$67 million in grants Thursday. The awardees included community organizations, universities and healthcare centers. A list of all the Obamacare navigators is available [here](#). *The Hill*, 8/15/2013

Not One Navigator Has Been Hired Yet Under The \$2 Million Grant Obtained By The Ohio Association Of Food banks. *The Associated Press*, 9/9/2013

"The New Timetable For Qualified Plan Agreements Is The Latest In A Series Of Delays For Obamacare." The Obama administration has delayed a step crucial to the launch of the new health care law, the signing of final agreements with insurance plans to be sold on federal health insurance exchanges starting October 1. *Reuters*, 8/28/2013

HHS Delays Basic Health Plan Option Until 2015. Under the so-called Basic Health Program, some states had planned to offer government insurance to people who don't qualify for Medicaid, but who would be hard pressed — even with federal subsidies — to afford the premiums and cost-sharing of plans offered in the new insurance marketplaces. Those earning up to twice the federal poverty level, or about \$47,000 for a family of four, would have been eligible. The Department of Health and Human Services on Wednesday said it basically ran out of time to put out guidelines to get the program running by 2014. *Kaiser Health News*, 2/7/2013

Failed Rollout Speaks To Failure Of Big Government Vision

Video: David Gregory: Rollout Raises Questions if Obamacare 'Too Big' to Administer. *MSNBC*, 10/25/2013

Obama's Promise Of A "Smarter, More Effective Government" Fundamentally Broken. "The breakdown of the federal HealthCare.gov Web site could emerge as a test of Mr. Obama's philosophy, with potentially serious implications for an agenda that relies heavily on the belief in a can-do bureaucracy." *The New York Times*, 10/26/2013

Health-Care Law's Flaws Threaten Obama's Governing Thesis, And His Party. The botched beginning is so dangerous for his legacy precisely because it threatens the foundational hypothesis of Obama's presidency: that government can work to better Americans' lives. *Washington Post*, 11/16/2013

Obamacare Website Flaws Imperil President's Activist Agenda. The rocky debut of the insurance exchanges at the heart of President Barack Obama's health-care law poses risks to his political agenda and the activist role for government that he has championed for his second term. *Bloomberg*, 10/26/2013

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Obamacare's Impact Bears Down on the Economy: Increasing Uncertainty, Reducing the Labor Supply, and Costing Jobs

Federal Reserve: "Employers in several [Federal Reserve] Districts cited the unknown effects of the Affordable Care Act as reasons for planned layoffs and reluctance to hire more staff." [Federal Reserve](#), 3/6/2013

CBO: Obamacare Discourages Work. "The expansion of Medicaid and the availability of subsidies through the exchanges will effectively increase beneficiaries' financial resources. Those additional resources will encourage some people to work fewer hours or to withdraw from the labor market. In addition, the phase-out of the subsidies as income rises will effectively increase marginal tax rates, which will also discourage work." [CBO](#), 8/18/2010

Obamacare Reduces Reward for Work. As the Princeton economists Alan B. Krueger, who has held positions in the Obama administration, and Uwe E. Reinhardt, my Economix colleague, explain, health insurance premium assistance "would present millions of low-income American families with total marginal tax rates in excess of 75 percent." They add, "Such high marginal tax rates may well make unemployment and welfare an attractive alternative to working." [New York Times](#), 3/6/2013

Study Shows Health Insurance Tax to Cost 146,000 to 262,000 Private-Sector Jobs. NFIB's Research Foundation has issued the following update to the previous 2011 study on the impact of the Health Insurance Tax (HIT) as a result of the Patient Protection and Affordable Care Act (PPACA): The Research Foundation's BSIM (Business Size Impact Module) predicts the rise in cost of employer-sponsored insurance stemming from the HIT will result in a reduction in private sector employment of 146,000 to 262,000 jobs by 2022, with 59 percent of the job losses coming from small businesses. [NFIB](#), 3/19/2013

The Obamacare Marriage Penalty. Most individuals that previously obtained exchange subsidies would lose some subsidies when becoming married. For a couple that has two individual earners between 100 percent and 400 percent of the Federal Poverty Level, choosing to get married would experience further increases in effective marginal tax rates—between 10 percent and 24 percent. [Heritage Foundation](#), 3/11/2013

Obamacare Hurts Hiring, Costs Jobs, and Reduces Worker Hours

Hurts Hiring

71% Of Small Businesses Say The Health Care Law Makes It Harder To Hire. [United States Chamber Of Commerce Q2 Small Business Outlook Study](#), 6/21-7/8/2013

61 Percent Do Not Have Plans To Hire In The Next Year. [United States Chamber Of Commerce Q2 Small Business Outlook Study](#), 6/21-7/8/2013

On Main Street, Obamacare Hurts Hiring. "Companies are really not interested in hiring full-time people. That's really the issue with Obamacare," Express Employment Professionals boss Bob Funk told CNBC. [CNBC](#), 9/23/2013

Gallup: 41% Of Small-Business Owners Say They Have Held Off On Hiring New Employees And 38% Have Pulled Back On Plans To Grow Their Business. [Gallup](#), 5/10/2013

Gallup: Forty-eight Percent Of U.S. Small-Business Owners Say The 2010 Affordable Care Act (ACA) Is Going To Be Bad For Their Business. 55% of small-business owners expect the money they pay for healthcare to increase. [Gallup](#), 5/10/2013

The U.S. Chamber Of Commerce Found That 49 Percent Of Small Business Cite Obamacare As A Challenge That Small Business Owner's Face Today. [United](#), 6/21-7/8/2013

Accountants See Obamacare Hurting Business Hiring. "Nearly two-thirds of accounting professionals in a new poll believe the Affordable Care Act will make it less likely for businesses to hire new employees in the next year." [Accounting Today](#), 7/16/2013

White House Continues To Insist that Obamacare Is Having No Effect On Hiring – Kathleen Sebelius and Jay Carney continue to ignore the facts. Between Jan. 1 and June 30, according to the Bureau of Labor Statistics, the economy added 833,000 part-time jobs and lost 97,000 full-time jobs, for net creation of 736,000 jobs. [The Wall Street Journal](#), 10/10/2013

Reduces Worker Hours and Reduces Business Expansion

64% Of Franchise Owners, 53% Of Non-franchise Business Owners: Obamacare Having Negative Impact On Their Business. U.S. [Chamber of Commerce](#), 10/2013

31% Of Franchise, 12% Of Non-franchise Businesses Have Already Reduced Worker Hours. [Chamber of Commerce](#), 10/2013

27% Of Franchise, 12% Of Non-franchise Businesses Have Already Replaced Full-Time Workers With Part-Time Employees. [Chamber of Commerce](#), 10/2013

Among Businesses With 40 To 70 employees, 59% Of Franchise And 52% Of Non-franchise Businesses Plan To Make Personnel Changes To Stay Below The 50 Employee Threshold. [Chamber of Commerce](#), 10/2013

27 Percent Say They Will Cut Hours Or Reduce Full Time Employees, 24 Percent Will Reduce Hiring, And 23 Percent Plan To Replace Full Time Employees With Part-Time Workers. [Chamber Of Commerce](#), 6/21-7/8/2013

A Reuters Analysis Found That Businesses Are Cutting Back Worker Hours And Choosing Not To Expand Their Business Past 50 Employees. Some businesses are holding their headcount below 50 and others are cutting back the work week to under 30 hours to avoid providing health insurance for employees, according to the staffing and payroll executives. [Reuters](#), 8/21/2013

Low-Paying Sectors Have Accounted For 45 Percent Of The Nation's Payroll Additions So Far This Year - "One Possible Reason For The Recent Trend Is The New Health Care Law." [USA Today](#), 8/4/2013

Estimated 2.3 Million Workers Nationwide, Including 240,000 In California, At Risk Of Losing Hours According To Research By UC Berkeley. All this comes at a time when part-timers are being hired in greater numbers as U.S. employers look to keep payrolls lean. [Los Angeles Times](#), 5/2/2013

Obamacare Spurs Shift Away From 30-34-Hour Workweek. Even as the number of people working has grown by 2.2 million, or 1.6%, over the past year, the number clocking 30 to 34 hours a week has shrunk. In the second quarter, the number of workers putting in 30 to 34 hours at their primary job fell by a monthly average of 146,500, or 1.4%, from a year earlier. By comparison, the number working 25-29 hours per week in their primary job rose by 119,000, or 2.7%. [Investor's Business Daily](#), 8/05/2013

Running List: 351 Employers Who Have Cut Hours Or Employees Because Of Obamacare. That's right, a list of 351 employers who have cut hours or number of employees due to Obamacare. [Investors.com](#), 10/17/2013

16,500 Working Fewer Hours Due To Obamacare Mandate. An IBD search of employer announcements revealed workweek cuts for 16,500 workers as Obamacare penalties drew closer. That number barely scratches the surface of the law's real impact because it excludes the vast majority of cases in which employers have announced cuts without putting a number on the workers facing reduced hours. [Investor's Business Daily](#), 7/3/2013

Alabama Restaurant Owner Reducing Hours, Considers Closing, Due To Obamacare. Pofolks restaurant owner Ron Jones employs anywhere from 30- to-40 area residents on a full or part- time basis. Jones will cut down on full staff and hours to avoid paying employee health insurance. Jones says employee insurance implementation would put him out of business. [The Weekly Standard](#), 8/30/2013

Subway Franchisee: "To Tell Somebody That You've Got To Decrease Their Hours Because Of A Law Passed In Washington Is Very Frustrating To Me." [NBC News](#), 8/13/2013

Instead Of Paying Hundreds Of Thousands Of Dollars In Health Care Costs Cities And Counties Are Reducing The Hours Of Their Part-Time Employees. [The Washington Post](#), 8/22/2013

Video: Missouri Workers Face Cut Hours due to Obamacare. [KMOV-MO](#), 9/27/2013

Video: Trigs Grocery Store in WI Forced to Cut Hours due to Obamacare. [WJFW](#), 7/25/2013

Employers Around The Country Reducing Employee Hours Because They Can't Afford Obamacare. Fast-food franchises to colleges have told NBC News that they will be cutting workers' hours below 30 a week because they can't afford to offer the health insurance mandated by Obamacare. [NBC News](#), 8/13/2013

Nation's Biggest Movie Theater Chain Cuts Workweek, Blaming Obamacare. Regal Entertainment Group, which operates more than 500 theaters in 38 states, last month rolled back shifts for non-salaried workers to 30 hours per week, putting them under the threshold at which employers are required to provide health insurance. The Nashville-based company said in a letter to managers that the move was a direct result of Obamacare. [Fox News](#), 4/15/2013

Cleveland Clinic Announces Job Cuts to Prepare for Obamacare. The world-renowned Cleveland Clinic said on Wednesday it would cut jobs and slash five to six percent of its \$6 billion annual budget to prepare for President Barack Obama's health reforms. [Reuters](#), 9/18/2013

City of Long Beach Limiting Part-Time Employees to Fewer Hours. It is limiting most of its 1,600 part-time employees to fewer than 27 hours a week, on average. City officials say that without cutting payroll

hours, new health benefits would cost up to \$2 million more next year, and that extra expense would trigger layoffs and cutbacks in city services. [Los Angeles Times](#), 5/2/2013

A Houston Home Construction Owner Says That Obamacare Has Forced Him To End A Health Care Plan That His Employees Loved. [The Wall Street Journal](#), 9/25/2013

In Florida, Two Of Tampa's "Premiere Public Colleges," Hillsborough Community College And St. Petersburg College, Are Cutting Adjunct Faculty Members' Hours To Comply With Obamacare. [Tampa Tribune](#), 7/15/2013

Tallahassee Community College Public Safety Officer Was Notified That His Hours Would Be Cut Due To Obamacare. Recently he was told come July 1st, his hours will be cut from about 40 to a low of 24 so the college won't have to pay him health insurance due to the Affordable Care Act. As a result, the divorced father of nine children is now facing a 40 percent pay cut. [WCTV-FL](#), 6/21/2013

Indiana's Fort Wayne Community Schools Have "Reduced Hours For 610 Of Its 4,050 Employees. In Indiana's Fort Wayne Community Schools district, one of the state's largest, administrators reduced hours for 610 of its 4,050 employees, including substitute teachers and support staff, who were working 30 or more hours a week. [Reuters](#), 8/14/2013

Virginia Community College Professors Will See Their Hours Cut Due To Obamacare. Many adjunct instructors at Virginia's 23 community colleges will see their hours cut starting this summer thanks to Virginia's response to the new federal health reform law. [Associated Press](#), 4/24/2013

Land's End Reducing Hours For Part-Time Employees. In an internal memo leaked to 27 News, Lands' End informed part-time employees in February that they would see a reduction to 29 hours a week or less due to the Affordable Care Act. The memo states: "For some of you, working less hours may be what you wanted. For others, these new governmental guidelines may be very difficult. These guidelines applies to all companies in the US (unless they have less than 50 employees or are non-profit)." [WKOW](#), 8/21/2013

Sea World to Cut Hours for Part-Time Workers. SeaWorld confirmed the move Monday in a brief written statement to the Orlando Sentinel. The company operates 11 theme parks across the United States and has about 22,000 employees — nearly 18,000 of whom are part-time or seasonal workers. It has more than 4,000 part-time and seasonal workers in Central Florida. [Orlando Sentinel](#), 9/9/2013

Buca di Beppo Restaurant Chain reduces hours for about 400 workers. About 400 workers from Orlando-based Earl Enterprises, primarily in its Buca di Beppo restaurant chain, have had their hours cut to less than 30 a week across the country. [Orlando Sentinel](#), 7/8/2013

Fatburger Fast-Food Restaurants and others Cutting Worker Hours. Many companies at the International Franchise Expo in New York City last month acknowledged they've been adopting that slash-and-share method, cutting hours and splitting workers. [CNNMoney](#), 7/8/2013

Nearly 200 College Campuses Cut Adjunct Hours Due To Obamacare. [Investor's Business Daily](#), 9/25/2013

More Restaurants Replace Full-Timers, Concerned About Insurance. For the entire U.S. workforce, employers have added far more part-time employees in 2013—averaging 93,000 a month, seasonally adjusted—than full-time workers, which have averaged 22,000. Last year the reverse was true, with

employers adding 31,000 part-time workers monthly, compared with 171,000 full-time ones. [*The Wall Street Journal*](#), 7/14/2013

CKE Restaurants Inc., Owner Of Carl's Jr. And Hardee's chains, Last Year Began Hiring Part-Time To Replace Full-Time Workers. White Castle Management Co., which has more than 400 burger restaurants, said it is considering hiring only part-time workers. [*The Wall Street Journal*](#), 7/14/2013

Owner of 11 Del Taco Restaurants Around Denver, Converting Full-Time Workforce Into Mostly Part-Time Help To Minimize Health-Care Costs. He estimates the costs could have climbed by as much as \$400,000 a year without the change. [*The Wall Street Journal*](#), 7/14/2013

Nebraska Wendy's Franchise Cuts Hours To Avoid Obamacare. A Wendy's fast-food franchise in Nebraska is cutting the hours of non-management employees so its owners won't be required to pay health benefits. As a result, about 100 Wendy's workers in Omaha have been told their hours are being cut. [*MSN Money*](#), 1/9/2013

Labor Unions: Obamacare Will 'Shatter' Our Health Benefits, Cause 'Nightmare Scenarios.' Leader says Obamacare will "shatter not only our hard-earned health benefits, but destroy the foundation of the 40 hour work week that is the backbone of the American middle class" because it encourages employers to cut hours and hire fewer full-time employees. [*Forbes*](#), 7/15/2013

Layoffs and Lost Jobs

International Franchise Association: Up To 3.2 Million Full-Time Jobs At Risk. With over one-third of franchise employees in every state at risk, over 300,000 in California, almost 200,000 jobs in Florida and over 110,000 jobs in Pennsylvania, no one is safe from the pain of job loss under Obamacare. [*Hudson Institute*](#), 9/2011; [*Testimony Before Ways and Means*](#), 3/22/2013

Texas Cici's Pizza Franchise Owner Forced To Sell His Businesses. "It is a crying shame when government actually causes to you shrink your business rather than grow your business and provide additional employment for the economy." [*Fox News*](#), 9/22/2013

"..Nation's Most Vulnerable Workers Will Bear The Brunt" Of Obamacare Mandate. What's worse, the nation's most vulnerable workers will bear the brunt of the mandate's ill effects, since they're most likely to hold the kind of jobs companies are cutting. [*Forbes*](#), 8/5/2013

Video: West Palm Beach Restaurant Struggling With Uncertainty from Obamacare. [*WPEC-FL*](#), 9/28/2013

Obamacare Forcing Layoffs At Prominent Kentucky Restaurant. Joe Bologna the owner, of a prominent Lexington, Kentucky restaurant, will have to reduce his business's hours of operations and cut employees. [*Washington Free Beacon*](#), 8/28/2013

101 Peninsula Regional Medical Center Employees Have Recently Learned That They Will Be Laid Off Partly Due To Obamacare. [*WBOC*](#), 9/18/2013

Sioux City Insurance Office To Close, 106 Local Jobs Lost. Citing concerns about the new federal health insurance law, Wellmark Blue Cross/Blue Shield said Wednesday it will shutter its First Administrators office in Sioux City, eliminating 106 jobs. [*Sioux City Journal*](#), 7/10/2013

Obamacare's Medical Device Tax Forcing Stryker Corporation To Lay Off A 1,000 Employees And Slash

Its Research And Development Budget By 20 Percent. According to some reports, Kalamazoo based Stryker has laid off more than a thousand people because of it, and owes the federal government upwards of \$100 million dollars this year alone. [WWMT](#), 9/9/2013

Medical Device Tax Costs Thousands of Jobs. Medical device makers say implementation of the tax could jeopardize about 43,000 jobs nationwide in a \$64.7 billion industry. They say companies have shed about 6,000 jobs in the past year, some in anticipation of the tax, while others might scuttle expansion plans or cut back on research that can lead to medical breakthroughs. [AP](#), 12/28/2012

Medical Device Tax Blamed for Welch Allyn Layoffs. The Skaneateles Falls, NY-based manufacturer of medical diagnostic and therapeutic devices, cardiac defibrillators, patient monitoring systems, and miniature precision lamps says it will eliminate around 275 jobs over the next three years through voluntary and involuntary measures. [MDDI](#), 9/11/2012

Another Obamacare Casualty: 100 workers At Smith & Nephew. Global medical technology firm Smith & Nephew announced the layoff of almost 100 workers at its Tennessee and Massachusetts plants — and placed blame for the drawdown firmly at the feet of Obamacare. [Washington Times](#), 2/1/2013

Contrary To Obama's Promise, Obamacare Causes American Individuals, Families, and Small Businesses to Lose Existing Coverage

The Washington Post 's Fact Checker Gives Obama's Pledge Four Pinocchios. The president's promise apparently came with a very large caveat: 'if you like your health care plan, you'll be able to keep your health care plan – if we deem it to be adequate.' Four Pinocchios. [The Washington Post's Fact Checker](#), 10/30/2013

The Washington Post 's Fact Checker: Obama's Pledge That Americans Who Like Their Healthcare Plans Can Keep Them Was "One Of The Most Memorable Of His Presidency" And "Possibly Foolish." "The president's pledge that 'if you like your insurance, you will keep it' is one of the most memorable of his presidency. It was also an extraordinarily bold – and possibly foolish – pledge, unless he thought he simply could dictate exactly how the insurance industry must work. At the time, some observers noted the problems with Obama's promise." [The Washington Post's Fact Checker](#), 10/30/2013

Obama: 'We Fumbled Health Care' Law Rollout. President Barack Obama says his administration "fumbled the rollout" of his signature health care law. Obama is taking responsibility for problems with the launch of the program. He says, quote, "That's on me." Obama says it's legitimate for Americans to expect him to have to win back some credibility on the health care law and in general. The president acknowledges his assertion that Americans who like their health plan could keep it, in his words, "ended up not being accurate." [Associated Press](#), 11/14/2013

Clinton: "The President Should Honor The Commitment The Federal Government Made To These People And Let Them Keep What They Got." In short, Obama's lie runs so deep that perhaps even Clinton — who had his law license suspended for dissembling under oath — can't fathom all of its implications. [Politico](#), 11/14/2013

Fact-Checking The President's Kind-Of Sort-Of 'Apology' For Obamacare-Driven Insurance Cancellations. What makes Obamacare such a deeply flawed piece of work is not that it disrupts our existing arrangements, but that it disrupts those arrangements by forcing people to buy costlier coverage. And not only does Obamacare force people to buy costlier coverage, it most significantly punishes a population that

is already disadvantaged in our current system: people of average income who buy coverage on their own, and don't benefit from the heavy subsidies enjoyed by people with government- or employer-sponsored insurance. Critics of the President are right to hold him accountable for the inexcusable deception contained in his "like your plan, keep your plan" pledge. But if they in turn promise unrelenting fealty to the status quo, they will doom any efforts to reform our health care system in a better way. [Forbes](#), 11/8/2013

"Baffled Consumers Are Producing Real Letters From Insurance Companies That Directly Contradict Mr. Obama's Oft-Repeated Reassurances That If People Like The Insurance They Have, They Will Be Able To Keep It." "The rising concern about canceled health coverage has provided Republicans a more tangible line of attack on the law and its most appealing promise for the vast majority of Americans who have insurance: that it would lower their costs, or at least hold them harmless. Baffled consumers are producing real letters from insurance companies that directly contradict Mr. Obama's oft-repeated reassurances that if people like the insurance they have, they will be able to keep it." [The New York Times](#), 10/29/2013

At Least 3.5 Million Insurance Policies Already Cancelled. This chart shows that at least 3.5 million Americans have received the notices so far. It reflects reporting by AP staffers in each state and the District of Columbia. [Associated Press](#), 11/2/2013

Thousands Get Health Insurance Cancellation Notices. Cancellation notices, which began arriving in August, have shocked many consumers in light of President Barack Obama's promise that people could keep their plans if they liked them. [NBC News](#), 10/18/2013

Obama Officials In 2010: 93 Million Americans Will Be Unable To Keep Their Health Plans Under Obamacare. "The Departments' mid-range estimate is that 66 percent of small employer plans and 45 percent of large employer plans will relinquish their grandfather status by the end of 2013," wrote the administration on page 34,552 of the Register. All in all, more than half of employer-sponsored plans will lose their "grandfather status" and become illegal. Another 25 million people, according to the CBO, have "nongroup and other" forms of insurance; that is to say, they participate in the market for individually-purchased insurance. In this market, the administration projected that "40 to 67 percent" of individually-purchased plans would lose their Obamacare-sanctioned "grandfather status" and become illegal, solely due to the fact that there is a high turnover of participants and insurance arrangements in this market. The real turnover rate would be higher, because plans can lose their grandfather status for a number of other reasons. As to the number of people facing cancellations, 51 percent of the employer-based market plus 53.5 percent of the non-group market (the middle of the administration's range) amounts to 93 million Americans. [Forbes](#), 10/31/2013

STUDY: Of The 189 Million Americans With Private Health Insurance Coverage, At Least 68% Will Not Be Able To Keep Their Previous Health Care. Most of these are individuals involuntarily forced to purchase expensive add-ons to their existing plans. But included among these are the many millions now having their non-group policies cancelled along with 9 to 35 million who will lose their existing employer-provided plans entirely. Most admittedly will find other coverage, yet out of this group, 1.5 million will become uninsured, along with 2.3 million from the non-group market who likewise become uninsured because they simply cannot afford the expensive Obamacare upgrades. In short, the "vast majority" are not keeping their health plans. [American Enterprise Institute](#), 10/30/2013

Employer Forced to Terminate Cancer Victim's Health Care Due to Obamacare. "We were happy," says the business owner. "We had great insurance. We had continuing care for our employees." Says the owner, "Great--until owner Betsy Atkinson learned the policy would be terminated because it doesn't meet the requirements of the Affordable Care Act." [Weekly Standard](#), 11/25/2013

Former Democratic Congressional Staffer Receives Cancellation Notice, Sticker Shock Follows. “I spent two years defending Obamacare. I had constituents scream at me, spit at me and call me names that I can’t put in print. The congressman was not re-elected in 2010 mainly because of the anti-Obamacare anger. When the congressman was not re-elected, I also (along with the rest of our staff) lost my job. I was upset that because of the health care issue, I didn’t have a job anymore but still defended Obamacare because it would make health care available to everyone at, what I assumed, would be an affordable price. I have now learned that I was wrong. Very wrong.” [Chicago Sun Times](#), 10/25/2013

Bowie State, Public College, Cites Obamacare As Reason For Cancelled Plans. New student health insurance costs will rise from \$50 to \$900 per semester. [Campus Reform](#), 11/13/2013

50 Million to 100 Million Insurance Policy Cancellations Predicted Next Fall. The next round of cancellations and premium hikes is expected to hit employees, particularly of small businesses. While the administration has tried to downplay the cancellation notices hitting policyholders on the individual market by noting they represent a relatively small fraction of the population, the swath of people who will be affected by the shakeup in employer-sponsored coverage will be much broader. An analysis by the American Enterprise Institute shows the administration anticipates half to two-thirds of small businesses would have policies canceled or be compelled to send workers onto the ObamaCare exchanges. They predict up to 100 million small and large business policies could be canceled next year. [Fox News](#), 11/20/2013

Thousands Of Small Business Will Also Start Losing Their Current Health Policies. Small businesses, with fewer than 50 employees, are not forced to provide coverage under Obamacare. Late last year, businesses that employed fewer than 50 employees began exploiting a loophole they found in the Obamacare text. If the businesses renewed their policies early, before the end of 2013, then those plans would not be subject to Obamacare’s costly mandates for a full year, in many cases until December 31, 2014. But that clock is already ticking. Starting in October 2014, many employees of small businesses will start getting the same notices that are now being mailed to individuals, informing that their existing health plans are also being cancelled. [Forbes](#), 11/6/2013

Obama Administration Knew Millions Could Not Keep Their Health Insurance. Four sources deeply involved in the Affordable Care Act tell NBC News that 50 to 75 percent of the 14 million consumers who buy their insurance individually can expect to receive a “cancellation” letter or the equivalent over the next year because their existing policies don’t meet the standards mandated by the new health care law. One expert predicts that number could reach as high as 80 percent. And all say that many of those forced to buy pricier new policies will experience “sticker shock.” [NBC News](#), 10/28/2013

Health Policies Canceled In Latest Hurdle For Obamacare. The Obamacare rollout is leading to the cancellation of hundreds of thousands of health insurance plans nationwide, contradicting President Barack Obama’s repeated pledge that people who like their coverage can keep it. [Bloomberg](#), 10/29/2013

Policy Cancellations, Higher Premiums Add To Frustration Over Obamacare. That includes 56-year-old Dianne Barrette. Last month, she received a letter from Blue Cross Blue Shield informing her as of January 2014, she would lose her current plan. Barrette pays \$54 a month. The new plan she’s being offered would run \$591 a month -- 10 times more than what she currently pays. [CBS News](#), 10/28/2013

More Americans In 3 States Have Had Their Insurance Canceled Under ObamaCare Than Have Filed An Exchange Account In All 50. Over 500,000 individuals have seen their insurance policies cancelled in just 3 states. In all 50 states, only 476,000 applications have been “filed” in an exchange. [Forbes](#), 10/24/2013

CareFirst Says 76,000 Customers Will Lose Current Coverage Due To Obamacare. CareFirst BlueCross BlueShield is being forced to cancel plans that currently cover 76,000 individuals in Virginia, Maryland, and Washington, D.C., due to changes made by President Obama's health care law. [Washington Examiner](#), 10/24/2013

Could Obamacare Cause More People to LOSE Coverage Than Gain It? Early estimations show 16 million Americans are expected to lose their current insurance plan since stringent requirements in the ACA make the grandfather status nearly impossible to maintain. The CBO estimated only 7 million will enroll through the exchanges, so if this trend continues, it is possible more people will lose their current coverage than gain in under Obamacare. [Heritage Foundation](#), 10/18/2013

Employers Could Drop Health Care. There are "clear incentives for companies to drop their health care plans and move people onto the exchanges," Miles White told analysts at a luncheon, referring to the disastrously cranky and unreliable online insurance marketplaces created under Obamacare. [Chicago Tribune](#), 11/25/2013

Firms Dropping Rather Than Upgrading Cheapest Health Plans. The nation's largest provider of security guards plans to discontinue its lowest-cost health plans and steer roughly 55,000 workers to new government-sponsored insurance exchanges for coverage next year. [The Wall Street Journal](#), 9/25/2013

Ahead Of The Launch Of The Obamacare Exchanges, Health Benefits Consultants Know Of Companies That Will Stop Offering Health Insurance To Their Full-Time Employees. "The breadth of the trend isn't clear, as employers scramble to finalize their 2014 health-care offerings. Analysts have long speculated that the launch of the insurance exchanges could prompt some employers to drop health coverage. But benefits consultants said they know of few companies now providing insurance that won't offer it to full-time workers next year." [The Wall Street Journal](#), 9/25/2013

Video: Bowling Alley Forced To Drop Health Coverage For 150 Workers. [WRGT-OH](#), 10/22/2013

Whole Foods Reconsidering Health Benefits For Workers. At upscale grocer Whole Foods, workers who put in 30 hours a week already get full health benefits. Still, John Mackey, co-founder and co-CEO of the grocery chain, said the company may still be forced to reconsider its full-time staffing levels, because the proposed rules include more expensive benefit requirements. [Yahoo Finance](#), 2/20/2013

Wegmans Cuts Health Benefits For Part-Time Workers. Several Wegmans employees confirmed part-time health benefits had been cut and said the company said the decision was related to changes brought about by the Affordable Care Act. [The Buffalo News](#), 7/11/2013

Walgreens To Shift Health Plan for 160,000 Workers. The drugstore giant disclosed a plan to provide payments to eligible employees for the subsidized purchase of insurance starting in 2014. The plan will affect roughly 160,000 employees, and will require them to shop for coverage on a private health-insurance marketplace. [The Wall Street Journal](#), 9/18/2013

Trader Joe's Dropping Health Coverage For Part-Time Workers Under Obamacare. After extending health care coverage to many of its part-time employees for years, Trader Joe's has told workers who log fewer than 30 hours a week that they will need to find insurance on the Obamacare exchanges next year, according to a confidential memo from the grocer's chief executive. [Huffington Post](#), 9/11/2013

UPS Will Drop 15,000 Employee Spouses Nationwide From Its Health Care Plan Due To Obamacare. United Parcel Service Inc. plans to remove thousands of spouses from its medical plan

because they are eligible for coverage elsewhere. The Atlanta-based logistics company points to the Affordable Care Act, or Obamacare, as a big reason for the decision. [Atlanta Business Chronicle](#), 8/21/2013

More Companies Barring Spousal Coverage. Last year, 4 percent of companies barred coverage of spouses, according to Towers Watson, a human resources consulting firm. Next year, that figure's expected to climb to 12 percent. [IndyStar](#), 9/9/2013

Securitas Will Join "More Than 1,200 Employers" That Are Dropping Their Plan. The U.S. arm of Sweden's Securitas AB SECU-B.SK is among more than 1,200 employers that offer the kind of bare-bones health plans that must be phased out beginning Jan. 1 under the health-care law. [The Wall Street Journal](#), 9/25/2013

IBM to Move Retirees Off Health Plan. IBM plans to move about 110,000 retirees off its company-sponsored health plan and instead give them a payment to buy coverage on a health-insurance exchange, in a sign that even big, well-capitalized employers aren't likely to keep providing the once-common benefits as medical costs continue to rise. Few employees can now count on big companies to provide retirement health care. Only 28% of large companies that offer health benefits to employees offered retiree coverage in 2013, down from 34% in 2006 and 66% in 1988, according to a 2013 survey by the Kaiser Family Foundation. [The Wall Street Journal](#), 9/7/2013

State-by-State

ALABAMA

90,000 Alabamans Are Having Their Policies Cancelled Because Of ObamaCare. "State – Number of people with discontinued policies ... Alabama 90,000." [The Associated Press](#), 11/2/2013

ALASKA

Premera Blue Cross Blue Shield, Alaska's Largest Health Insurer, Is Cancelling More Than Half Of Its Individual Policies Due To ObamaCare. The largest health insurer in Alaska has sent cancellation notices to more than half its individual members in the state because their existing policies do not meet requirements of the new federal health care law. Premera Blue Cross Blue Shield said that of its more than 9,000 individual members in Alaska, fewer than 3,800 were on "grandfathered" plans. Those are plans that were in existence before March 23, 2010, and have changed very little. [Anchorage Daily News](#), 11/1/2013

5,360 Alaskans Will Lose Their Existing Plans. Discontinuation notices have gone to about 5,360 others, who have been told they will be matched to new plans that are closest to what they had before in an effort to keep anyone from losing coverage. [Anchorage Daily News](#), 11/1/2013

CALIFORNIA

Blue Shield Of California Sent Roughly 119,000 Cancellation Notices – About Two-Thirds Of Those Policyholders Will See Rate Increase In Their New Policies "Blue Shield of California sent roughly 119,000 cancellation notices out in mid-September, about 60 percent of its individual business. About two-thirds of those policyholders will see rate increases in their new policies, said spokesman Steve Shivinsky. [Kaiser Health News](#), 10/23/2013

Kaiser Health Sent 160,000 Policy Expiration Notices In The State Of California Due To Obamacare. Kaiser told Kaiser Health News that it had sent notices to 160,000 people across the state, which amounts to about half of its individual policy holders. [San Diego Union Tribune](#), 10/23/2013

As Many As 700,000 In California Will Not Be Able To Keep Their Current Health Plans. Shore and Buchanan are among as many as 700,000 Californians being notified by insurance carriers that their plans don't conform to the Patient Protection and Affordable Care Act of 2010, President Barack Obama's signature health-care overhaul. The letters are a surprise to many in California, home to 12 percent of the U.S. population and the biggest state to embrace the law with its own insurance exchange. [Bloomberg](#), 10/30/2013

900,000 Californians Are Having Their Policies Cancelled Because Of ObamaCare. "State – Number of people with discontinued policies ... California 900,000." [The Associated Press](#), 11/2/2013

8,000 Californians Will Be Forced "To Find New Coverage." UnitedHealth said it had notified state regulators that it would leave the state's individual market at year-end and force about 8,000 customers to find new coverage. [Los Angeles Times](#), 7/2/2013

In California, Aetna Will Discontinue Individual Consumer Plans In California As Obamacare Continues To Be Enacted. Aetna Inc. will stop selling health insurance to individual consumers in California at the end of the year, withdrawing as the federal health law is expected to reshape the market in 2014. [The Wall Street Journal](#), 6/14/2013

49,000 Will Lose Their Health Care Plan. Aetna said it currently has about 49,000 individual policyholders in California. In 2011, when it had substantially bigger membership, it was the fourth-biggest player in the state's consumer market, with about 5.2% of the plans sold that year, according to a report from Citigroup Inc. [The Wall Street Journal](#), 6/14/2013

Health Insurer UnitedHealth Is Exiting The California's Individual Health Insurance Market As Obamacare Continues To Be Implemented. The nation's largest health insurer, UnitedHealth Group Inc., is leaving California's individual health insurance market, the second major company to exit in advance of major changes under the Affordable Care Act. [Los Angeles Times](#), 7/2/2013

COLORADO

Nearly 250,000 Coloradans Are Learning From Their Insurers This Fall That Their Existing Health Coverage Is Being Canceled, Many As A Result Of The Affordable Care Act. "Nearly 250,000 Coloradans are learning from their insurers this fall that their existing health coverage is being canceled, many as a result of the Affordable Care Act, the state insurance division said Wednesday. The Colorado Division of Insurance responded to reporters' queries to tally up the canceled policy notices, which are being issued to customers with 2013 health insurance in place. The division said some of the cancellations are because of the controversial Affordable Care Act provision that all 2014 policies meet minimum standards; other cancellations are simply insurance companies making business decisions, division officials added." [The Denver Post](#), 11/6/2013

DELAWARE

ObamaCare Is Forcing 5,300 Delaware Residents From Their Health Care Plan. About 5,300 Delaware residents will lose the health insurance policies they have now under Highmark Blue Cross Blue Shield of Delaware because of changes required by the Affordable Care Act. [The News Journal](#), 11/9/2013

DISTRICT OF COLUMBIA

21,300 Washington D.C. Residents Are Having Their Policies Cancelled Because Of ObamaCare. “State – Number of people with discontinued policies ... Washington D.C. 21,300.” [The Associated Press](#), 11/2/2013

FLORIDA

Florida Blue Is Cancelling 300,000 Policies Or About 80 Percent Of Its Individual Policies. Florida Blue, for example, is terminating about 300,000 policies, about 80 percent of its individual policies in the state. [Kaiser Health News](#), 10/23/2013

GEORGIA

400,000 Georgians Are Having Their Policies Cancelled Because Of ObamaCare. “State – Number of people with discontinued policies ... Georgia 400,000.” [The Associated Press](#), 11/2/2013

HAWAII

More Than 23,000 Hawaiians Could Lose Their Health Coverage Due To ObamaCare. Thousands of Hawaii residents are being threatened with the cancellation of their individual health insurance policies because they don't meet requirements under the Affordable Care Act, President Barack Obama's signature legislation. Kaiser Permanente Hawaii says about 5 percent of its members could be impacted, or roughly 11,000 residents. ‘As required by law, we informed these members that their non-compliant plans will be withdrawn, but that we are ready to continue their coverage in new, ACA-compliant products in 2014,’ read a statement from the insurance carrier. As many as 12,400 individual policy holders covered by the Hawaii Medical Service Association, or HMSA, are also threatened with cancellations. [KITV](#), 11/15/2013

IDAHO

105,000 Idahoans Are Having Their Policies Cancelled Because Of ObamaCare. “State – Number of people with discontinued policies ... Idaho 105,000.” [The Associated Press](#), 11/2/2013

INDIANA

108,000 Hoosiers Are Having Their Policies Cancelled Because Of ObamaCare. “State – Number of people with discontinued policies ... Indiana 108,000.” [The Associated Press](#), 11/2/2013

Kroger's Indiana Contract Dropping Spousal Health Benefits Could Become A Model For Companies. The contract, which takes effect Jan. 1, applies to 5,800 Kroger workers in Indiana and puts the Cincinnati-based grocery chain at the leading edge of a growing movement to restrict or eliminate spousal coverage. [IndyStar](#), 9/9/2013

IOWA

1,000 Iowans Are Having Their Policies Cancelled Because Of ObamaCare. “State – Number of people with discontinued policies ... Iowa 1,000.” [The Associated Press](#), 11/2/2013

KANSAS

Video: 9,400 Kansans To Lose Their Health Plan Due To Obamacare. [WIBW](#), 11/1/2013

Kansas Town's Employees Lose Health Care Coverage Due To Obamacare. President Obama's spokesman claims Obamacare only eliminates "substandard" health insurance plans, but the city workers in a small Kansas town likely disagree. [Washington Examiner](#), 11/13/2013

KENTUCKY

Nearly 280,000 Kentuckians Will Lose Their Health Care Plan Due To ObamaCare. "About 280,000 Kentuckians will have to give up their current insurance policies in the months ahead and enroll in alternatives that comply with the federal Affordable Care Act. Kentucky Department of Insurance spokeswoman Ronda Sloan said individual policies for about 130,000 people will be discontinued, as will small group policies for about 150,000 more. [The Associated Press](#), 11/2/2013

LOUISIANA

According To Louisiana Insurance Commissioner Jim Donelon, 92,793 People Will Be Kicked Off Of Their Insurance Due To ObamaCare. His policy is among the 92,793 individual insurance plans that Louisiana Commissioner of Insurance Jim Donelon reported would be discontinued because the coverage does not meet the coverage standards set by the federal Affordable Care Act. [The Advocate](#), 11/7/2013

The Number Losing Their Insurance Represents More Than Half Of Louisiana's Individual Insurance Market. The figure could account for close to half of the 165,000 people in Louisiana who hold individual health insurance plans that they pay for without the help of an employer or the government. [The Times-Picayune](#), 11/4/2013

MAINE

Tens Of Thousands Of Other Mainers Will See Their Coverage Changed Or Cancelled" Because Of ObamaCare. Tens of thousands of other Mainers will see their coverage changed or cancelled. Anthem, the largest insurer in Maine's individual market, has notified about 8,500 Maine policyholders that their plan will be canceled and replaced with the most comparable ACA-compliant plan, according to the state insurance bureau. The new plans would take effect Jan. 1, 2014, unless the policyholder chooses different coverage. Pultz didn't receive one of those letters, but said she expects it to be among a subsequent batch of notifications based on her communications with Anthem. Mega Life and Health, the other major player in Maine's individual market, at the end of October sent early renewal notices to its nongrandfathered policyholders, affecting about 6,200 individuals. Customers were told their plans would be renewed on Dec. 31, and those who wanted to keep their coverage could hang onto it through the end of next year, with some minimal changes required under the Affordable Care Act, according to the bureau. [Bangor Daily News](#), 11/15/2013

MARYLAND

73,000 Marylanders Will Lose Their Health Care Plan Due To ObamaCare. About 73,000 policy holders around the state will lose their insurance in coming months because nine insurance companies are dropping some health plans that were not grandfathered under the Affordable Care Act, the Maryland Insurance Administration confirmed Monday. The act requires plans to carry minimum benefits. Only those policies created before March 23, 2010, when the health law passed can be grandfathered, according to the law. [The Baltimore Sun](#), 11/4/2013

The Breakdown In Policy Holders Includes: Carefirst Of Maryland Inc., 25,888; Carefirst Bluechoice, 17,235; Group Hospitalization And Medical Services Inc., 12,435; Aetna Life Insurance Co., 7,007; Coventry Health And Life Insurance Co., 5,615; Kaiser Foundation Health Plan Of The Mid-Atlantic States Inc., 5,019; Mega Life And Health Insurance Co., 28; Celtic Insurance Co., 7; United American Insurance Co., 1. [The Baltimore Sun](#), 11/4/2013

Obamacare Has Also Forced Aetna To Rescind New Health Insurance Products For Marylanders. Aetna and Coventry combined insure 13,000 individual members in Maryland and 620,000 individuals nationwide. [Reuters](#), 8/2/2013

MICHIGAN

A Michigander Will Lose His Plan And Pay More For Health Care Due To ObamaCare. The policies that are ending were often less expensive on the individual market because they provided limited benefits and were sold to healthier consumers. And that was fine with consumers such as Josh Mulder. Mulder had landed a plan several years ago that cost his Wixom family of four just \$291 a month. That policy will end Dec. 31, according to a letter from his insurer. The policy didn't cover things such as maternity care or prescription drugs, but, Mulder said, his family is generally healthy and he was willing to take the risk. 'I had a great rate,' he said. [Detroit Free Press](#), 10/13/2013

225,000 Michiganders Are Having Their Policies Cancelled Because Of ObamaCare. "State – Number of people with discontinued policies ... Michigan 225,000." [The Associated Press](#), 11/2/2013

MINNESOTA

140,000 Minnesotans Are Having Their Policies Cancelled Because Of ObamaCare. "State – Number of people with discontinued policies ... Minnesota 140,000." [The Associated Press](#), 11/2/2013

MISSISSIPPI

600 Mississippians Are Having Their Policies Cancelled Because Of ObamaCare. "State – Number of people with discontinued policies ... Mississippi 600." [The Associated Press](#), 11/2/2013

NEW HAMPSHIRE

22,000 New Hampshireites Have Been Notified That They Will Lose Their Current Health Plan Due To ObamaCare. Anthem Blue Cross Blue Shield NH informed about 22,000 of its 30,000 individual health insurance holders their current policies will be discontinued at the end of the year because they will not comply with Affordable Care Act requirements beginning Jan. 1. Speaking to the Joint Health Care Reform Oversight Committee Tuesday, Paula Rogers, director of government relations for Anthem NH, said the letters were sent to all individual policy holders who were not grandfathered by having policies before the ACA passed in March 2010. [Union Leader](#), 11/6/2013

NEW JERSEY

ObamaCare Mandates Will Cause 800,000 New Jerseyans To Lose Their Health Care Plan. Hundreds of thousands of New Jerseyans opened the mail last week to find their health insurance plan would no longer exist in 2014 because it does not cover all the essential benefits required by the Affordable Care Act ... The changes will impact more than 800,000 people in New Jersey who purchase insurance on the individual and

small-employer markets, according to Ward Sanders, president of the New Jersey Association of Health Plans. [The Star-Ledger](#), 10/6/2013

Obamacare To End Health Plan Used By 106,000 New Jerseyans. About 106,000 people in the Garden State are insured under what are known as "basic and essential," or B&E, health care plans, according to state data. About 71 percent of those covered by the individual health market have a B&E plan. Soon no longer. [N.J. News](#), 8/18/2013

NEW MEXICO

26,000 New Mexicans Are Having Their Policies Cancelled Because Of ObamaCare. "State – Number of people with discontinued policies ... New Mexico 26,000." [The Associated Press](#), 11/2/2013

NEW YORK

100,000 New Yorkers Are Having Their Policies Cancelled Because Of ObamaCare. "State – Number of people with discontinued policies ... New York 100,000." [The Associated Press](#), 11/2/2013

NEVADA

Video: 89,348 Nevadans Could Have Their Health Plans Cancelled Due to ObamaCare. [KLAS](#), 10/29/2013

NORTH CAROLINA

160,000 North Carolinians Are Having Their Policies Cancelled Because Of ObamaCare. "State – Number of people with discontinued policies ... North Carolina 160,000." [The Associated Press](#), 11/2/2013

NORTH DAKOTA

Nearly 36,000 North Dakotans Will Lose Their Health Care Plan Due To ObamaCare. "North Dakota Insurance Commissioner Adam Hamm says nearly 36,000 people in the state will have their policies canceled under President Barack Obama's health care law. Individual health insurance policies are being canceled for millions of people nationwide who buy individual insurance policies as federal health care reform requires plans to cover certain benefits. Policies are being discontinued because they don't meet the higher benefit requirements of the Affordable Care Act. [The Associated Press](#), 11/8/2013

Nearly 36K losing health care coverage in ND. North Dakota Insurance Commissioner Adam Hamm says nearly 36,000 people in the state will have their policies canceled under President Barack Obama's health care law. [The Kansas City Star](#), 11/8/2013

Video: 2,600 North Dakotans Have Already Received Health Plan Cancellation Notices. [KIDK](#), 11/1/2013

OREGON

150,000 Oregonians Are Having Their Policies Cancelled Because Of ObamaCare. "State – Number of people with discontinued policies ... Oregon 150,000." [The Associated Press](#), 11/2/2013

PENNSYLVANIA

Insurer Highmark In Pittsburgh Is Dropping About 20 Percent Of Its Individual Market Customers, While Independence Blue Cross, The Major Insurer In Philadelphia, Is Dropping About 45 Percent. [Kaiser Health News](#), 10/23/2013

As Many As 250,000 Pennsylvanians Are Seeing Their Health Coverage Plans Discontinued Because Of ObamaCare. Individually insured consumers from coast to coast will be affected, according to state insurance departments. As many as 250,000 Pennsylvanians are seeing their health coverage plans discontinued due to the law's requirements. [Bloomberg](#), 10/30/2013

Health Plans Drop Working Spouses. The higher charges and exclusions for spouses are part of a national trend that's hitting home in Western Pennsylvania. [Trib Live](#), 8/20/2013

SOUTH CAROLINA

Many Insured SC residents Must Buy New Health Plan. Other health insurers in South Carolina include Aetna Inc., which bought out Coventry Health Care earlier this year. It's notifying about 3,600 policyholders in the state that their plans won't exist next year, so they'll need to choose a new one when theirs is set to renew, said Aetna spokesman Walt Cherniak. [Bloomberg](#), 10/28/2013

TENNESSEE

66,000 Tennesseans Were Recently Informed That They Will Have To Choose A New Health Care Plan Because Of New ObamaCare Mandates. Blue Cross Blue Shield of Tennessee, the largest underwriter of individual health plans in the state, plans to send about 66,000 letters to consumers over the next year informing them that they will have to choose another policy. Other insurers are doing the same thing. The changes are necessary because of the Affordable Care Act's minimum requirements. The federal health law dictates that plans must provide a certain level of coverage for 10 essential health benefits, ranging from the birth of a baby to rehabilitative services. It also ended yearly and lifetime monetary limits on coverage – which was a standard element of most health insurance policies. [The Tennessean](#), 11/11/2013

WASHINGTON

290,000 Washingtonians Are Having Their Policies Cancelled Because Of ObamaCare. “State – Number of people with discontinued policies ... Washington 290,000.” [The Associated Press](#), 11/2/2013

VIRGINIA

Some Health Plans For Virginians Being Canceled. While some states let insurance companies amend existing health policies to meet Affordable Care Act standards, Virginia regulators required companies to build new policies from scratch. Either way, the net effect is the same -- thousands of people in Virginia and elsewhere are getting notices that their existing plans will no longer be offered after Jan. 1 or the next time they are up for renewal. [The Richmond Times-Dispatch](#), 11/7/2013

Cancellations Could Affect “10 Percent To 12 Percent Of The Health Insurance Market In Virginia.” “Gray said the individual health insurance market is about 10 percent to 12 percent of the health insurance market in Virginia. [Richmond Times Dispatch](#), 11/9/2013

Some Working Spouses Of University Of Virginia Employees Will Lose Access To Coverage. Spouses who have access to ‘affordable health care that provides minimum value,’ as defined by the Affordable Care Act, through another employer will no longer be eligible for the U.Va. plan. [University Of Virginia](#), 8/21/2013

WYOMING

3,200 Wyomingites Are Having Their Policies Cancelled Because Of ObamaCare. “State – Number of people with discontinued policies ... Wyoming 3,200.” [The Associated Press](#), 11/2/2013

Obamacare Increases Health Care Premiums And Expenses

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, 2/27/2008

State-by-State

ARKANSAS

Due To ObamaCare, One Arkansas Resident Will Lose His Current Health Plan That Covers Himself And His Wife And They Will See Their Premiums Possibly Triple. “When Jerry Buckley of Marion bought a health insurance plan for him and his wife two years ago, he wasn’t worried about whether he would be able to keep it after new regulations took effect under the federal Affordable Care Act. ‘I didn’t pay any attention to that because the president kept telling you, this won’t affect you if you like what you have,’ Buckley said last week. A few months ago, Buckley received a letter from Arkansas Blue Cross Blue Shield advising him that his plan does not comply with new standards taking effect Jan. 1 under the health care law. Buckley was told that he and his wife could stay on the plan through the end of 2014, thanks to an extension allowed by the Arkansas Insurance Department, but after that they would either be rolled over into a plan with triple the monthly premiums or they would have to shop for another plan.” [Arkansas News Bureau](#), 11/3/2013

CALIFORNIA

590,000 Californians To See Premiums Increase From 5 To 50 Percent Due To Obamacare. [Sacramento Bee](#), 11/4/2013

One Californian Will Pay 76 Percent More For Health Coverage. “Jennifer Thieme lives outside San Diego and has an individual health policy for her 18-year-old son through Anthem Blue Cross. Thieme pays \$72 a month with a \$5,000 deductible and an annual out-of-pocket limit of \$8,500. The first two visits to the doctor have a co-pay of \$40, and the co-pay for generic prescription drugs is \$15. Last month, Thieme received a notice from her insurance company stating that because of the health care law, her policy will no longer be offered, effective Jan. 1. It didn’t offer specifics. Instead, the company suggested a plan for her son with a \$5,550 deductible and \$6,350 annual limit. It also called for a \$50 co-pay for the first two office visits, and prescription drug co-pays ranging from \$19 to \$50. This new plan will cost her \$127 per month, an increase of about 76 percent.” [Sacramento Bee](#), 11/4/2013

A California Health Economist Will Pay Nearly \$250 A Month For Health Care. “Customers like Erik J. Taylor, a 55-year-old health economist from Sacramento, are among those feeling the squeeze. ... Taylor, who considers himself healthy, pays \$196 a month. His suggested new rate is \$449. He doesn’t qualify for a subsidy.” [Sacramento Bee](#), 11/4/2013

Obamacare's Winners and Losers in Bay Area – A California couple is shocked to see their premiums ratcheted up so their plans could conform to the new standards of Obamacare... Of course, I want people to have health care," Vinson said. "I just didn't realize I would be the one who was going to pay for it personally." [San Jose Mercury News](#), 10/5/2013

“California Coverage Cancellations Show ObamaCare Price Increases.” [Bloomberg](#), 10/30/2013

San Francisco Couple Will Pay Nearly Twice As Much For Health Insurance Because Of ObamaCare. “San Francisco writer Lisa Buchanan said she and her husband got notices that they’ll have to pay almost twice as much for health insurance because their current coverage doesn’t comply with ObamaCare. Buchanan, 53, the San Francisco writer also insured by Blue Shield of California, and her 62-year-old husband, who is covered by Oakland-based Kaiser Permanente, pay a combined \$681 in monthly premiums. Their insurers offered comparable plans that would increase their payments to about \$1,130 a month.” [Bloomberg](#), 10/30/2013

“In Mill Valley, California, Retiree Diane Shore Got A Letter Saying Her Plan Is Being Eliminated And She’ll Be Moved To A New One With Higher Premiums.” “In Mill Valley, California, retiree Diane Shore got a letter saying her plan is being eliminated and she’ll be moved to a new one with higher premiums.” “Shore, of Mill Valley, pays \$685 a month for coverage from Blue Shield of California, which sent her a letter saying her plan would be eliminated and she’ll be transferred to a comparable plan costing \$45 more. The letter didn’t offer details on the new plan, she said.” [Bloomberg](#), 10/30/2013

A Fullerton, California Resident Recently Saw Her \$98 A Month Health Plan Cancelled, Now Faces An Increase To At Least \$238 A Month. “Fullerton resident Jennifer Harris thought she had a great deal, paying \$98 a month for an individual plan through Health Net Inc. She got a rude surprise this month when the company said it would cancel her policy at the end of this year. Her current plan does not conform with the new federal rules, which require more generous levels of coverage. Now Harris, a self-employed lawyer, must shop for replacement insurance. The cheapest plan she has found will cost her \$238 a month. She and her husband don’t qualify for federal premium subsidies because they earn too much money, about \$80,000 a year combined.” [Los Angeles Times](#), 10/26/2013

A California Woman Found That A Comparable Health Plan, Since Hers Was Ended, Will “Cost Her 65 Percent More, Or \$484 A Month.” ““All we’ve been hearing the last three years is if you like your policy you can keep it,” said Deborah Cavallaro, a real estate agent in Westchester. ‘I’m infuriated because I was lied to.’ ... Cavallaro received her cancellation notice from Anthem Blue Cross this month. The company said a comparable Bronze plan would cost her 65% more, or \$484 a month. She doubts she’ll qualify for much in premium subsidies, if any. Regardless, she resents losing the ability to pick and choose the benefits she wants to pay for.” [Los Angeles Times](#), 10/26/2013

In California, “Middle-Income Consumers Face An Estimated 30 Percent Rate Increase.” Middle-income consumers face an estimated 30% rate increase, on average, in California due to several factors tied to the health care law. [Los Angeles Times](#), 10/26/2013

A Woman Residing In Los Angeles, California Will Lose The Health Plan That She Was Happy With And Will Shell Out More For A New Plan. “Natalie Willes is a sleep consultant who helps parents in Los Angeles train their newborns to sleep. She buys her own health insurance. ‘I was completely happy with the insurance I had before,’ Willes said. ... ‘Before I had a plan that I had a \$1,500 deductible,’ she said. ‘I paid \$199 dollars a month. The most similar plan that I would have available to me would be \$278 a month. My deductible would be \$6,500 dollars, and all of my care after that point would only be covered 70 percent.’” [CBS News](#), 10/24/2013

ObamaCare Is Creating Uncertainty For California’s Agricultural Community. Farm labor contractors across California, the nation’s biggest agricultural engine, are increasingly nervous about a provision of the Affordable Care Act that will require hundreds of thousands of field workers to be covered by health insurance. [The New York Times](#), 8/21/2013

Farm Contractor: ObamaCare Could Wipe Out Some Agricultural Companies. ‘I’ve been to at least a dozen seminars on the Affordable Care Act since February,’ said Chuck Herrin, owner of Sunrise Farm Labor, a contractor based here. ‘If you don’t take the right approach, you’re wiped out.’” [The New York Times](#), 8/21/2013

Partner Of A California Farm: “That Cost Is Going To Be Borne By Us At The End Of The Day. ‘That cost is going to be borne by us at the end of the day,’ said Scott Deardorff, a partner at Oxnard-based Deardorff Family Farms, which grows strawberries, cauliflower and chard, among other salad bar staples, all of which are likely to be more expensive for consumers down the line.” [The New York Times](#), 8/21/2013

CONNECTICUT

Many Callers to Connecticut Exchange Complain About High Prices. “It’s too expensive” and “I can’t afford it” are the most frequent forms of feedback from callers in Connecticut. [The CT Mirror](#), 10/11/2013

DISTRICT OF COLUMBIA

A Self-Employed Lawyer Will Pay \$165 More A Month As Her Out-Of-Pocket Costs Is Expected To Double. “After receiving a letter from her insurer that her plan was being discontinued, Deborah Persico, a 58-year-old lawyer in the District, found a comparable plan on the city’s new health insurance exchange. But her monthly premium, now \$297, would be \$165 higher, and her maximum out-of-pocket costs would double. That means she could end up paying at least \$5,000 more a year than she does now. ‘That’s just not fair,’ said Persico, who represents indigent criminal defendants. ‘This is ridiculous.’” [The Washington Post](#), 11/2/2013

FLORIDA

A Florida Woman Will Pay “Ten Times More Than What She Currently Pays.” FLORIDA RESIDENT DIANNE BARRETTE: “When I got this bill, I was outraged.” CRAWFORD: “That includes 56-year-old Dianne Barrette. Last month she received a letter from Blue cross/Blue shield informing her that, as of January 2014, she would lose her current plan. Barrette pays \$54 a month. The new plan would run \$591 a month, ten times more than what she currently pays.” BARRETTE: “What I have right now is what I’m happy with and I just want to know why I can’t keep what I have. Why do I have to be forced into something else?” CBS’s [“CBS This Morning,”](#) 10/28/2013

In Florida And Ohio, Premiums “Could Cost Upwards Of 50 Percent More.” But in states that don’t already restrict meager insurance policies, the healthcare law could have a bigger impact. In Florida and Ohio, premiums for one of the cheapest individual policies allowed under ObamaCare could cost upwards of 50 percent more than the more bare-bones plans available now. [The Hill’s Health Watch](#) , 5/30/2013

GEORGIA

The Cost Of Individual Health Care Coverage For Georgia Residents May Rise 45 Percent For A Middle-Aged Family Of Five. If the example one Georgia insurance company offered is true of the others, coverage under the individual plans to be offered in October under federal health reform will be about 45 percent higher than what a middle-aged family of five could get today. [Rome News-Tribune](#) , 6/11/2013

ILLINOIS

A Chicago Tribune Analysis Found That Those In Illinois Will Pay More For Health Care Than Promised By The Obama Administration. “To promote the Oct. 1 debut of the exchanges, the online marketplaces where consumers can shop and buy insurance, Obama administration and Illinois officials touted the lower-than-expected monthly premiums that would make insurance more affordable for millions of Americans. But a Tribune analysis shows that 21 of the 22 lowest-priced plans offered on the Illinois health insurance exchange for Cook County have annual deductibles of more than \$4,000 for an individual and \$8,000 for family coverage.” [Chicago Tribune](#), 10/13/2013

Many Americans Will Pay Higher Premiums Under ObamaCare Next Year. “Many Illinoisans buying health coverage on their own next year will face a similar dilemma spurred by the health care overhaul: pay higher monthly insurance premiums or run the risk of having to shell out thousands more in deductibles for health care if they get sick.” [Chicago Tribune](#), 10/13/2013

The Hike In Costs Are From New ObamaCare Mandates. “Insurers say the price and cost hikes result from new benefit mandates, additional taxes levied as part of the law and a requirement that they can no longer deny coverage to people with pre-existing medical conditions.” [Chicago Tribune](#), 10/13/2013

The Higher Costs Will Be Passed Along To Health Plan Members. “Costs associated with those mandates are passed along to all members of a health plan.” [Chicago Tribune](#), 10/13/2013

Due To ObamaCare, An Illinois Nurse Practitioner’s Premiums Will Double. “Adam Weldzius, a nurse practitioner, considers himself better informed than most when it comes to the inner workings of health insurance. But even he wasn’t prepared for the pocketbook hit he’ll face next year under President Barack Obama’s health care overhaul. If the 33-year-old single father wants the same level of coverage next year as what he has now with the same insurer and the same network of doctors and hospitals, his monthly premium of \$233 will more than double. If he wants to keep his monthly payments in check, the Carpentersville resident is looking at an annual deductible for himself and his 7-year-old daughter of \$12,700, a more than threefold increase from \$3,500 today.” [Chicago Tribune](#), 10/13/2013

INDIANA

Indiana State Insurance Department: Obamacare Will Force 72 Percent Increase In Individual Insurance Plan Rates. Insurance rates in Indiana will increase 72 percent for those with individual plans and 8

percent for small group plans under President Barack Obama's healthcare overhaul, according to the state's insurance department. [IndyStar](#), 7/19/2013

KENTUCKY

Kentucky Family Faces Nearly 300% Premium Increase Due To Obamacare. [Fox News](#), 9/24/2013

MICHIGAN

A Small-Business Owner Will Pay An Extra \$400 A Month For His Health Plan Due To Coverage Requirements Like Maternity Care That He Doesn't Need. "David Prestin, 48, who operates a gas station and diner at a truck stop in Michigan's Upper Peninsula, was unhappy to learn recently that his premiums are slated to rise from \$923 to \$1,283 next year under Blue Cross Blue Shield of Michigan. The insurer said it needed to add maternity care to comply with the Affordable Care Act." [The Washington Post](#), 11/2/2013

Michiganders Face Thousands In Extra Health Care Costs Under ObamaCare. At least 146,000 Michiganders – and possibly thousands more – with health coverage purchased directly from insurers now are learning their policies will end Dec. 31 because they don't meet the minimum requirements of the federal health care act. [Detroit Free Press](#), 10/13/2013

For Americans Having Their Health Plans Cancelled, The New Plans That They Must Enroll In For Are "More Expensive." Thousands of other customers have had their current policies canceled — told by insurers their plans are not compliant with ObamaCare for 2014 — and given new plan choices that are generally richer because of the essential benefits but more expensive. [Crain's Detroit Business](#), 10/27/2013

NEW JERSEY

More New Jersey Residents Encounter Rate Shock. One man says his new plan will still most likely cost close to \$10,000 a year and won't have any of his doctors in network. To get a plan similar to the one he has now, he'd actually have to pay more money. Across New Jersey and throughout the country many people, especially those in their 50s and 60s, are experiencing a bit of "sticker shock" as they shop for insurance. Plans cost thousands of dollars per year and many come with deductibles that are a couple thousand more. [Newark Star Ledger](#), 10/20/2013

NEW YORK

Pricey Premiums Challenge For New York Health Care Exchange. For New York City residents, premiums for insurance policies on the state's newly opened health care exchange are more expensive than almost anywhere else in the country. Even in the lowest-priced private insurance tier, which is subsidized by the federal government, a single young person could spend as much as one-quarter of his or her total income on premiums and deductibles before receiving positive financial benefits. [The New York World](#), 10/21/2013

Added Costs For Obamacare Put Squeeze On Staten Islanders. Dominic Saglibene's "maximum out-of-pocket has risen from \$6,000 to \$9,200 for my family in network, and the Health Reimbursement Account from my company will decrease from \$2,000 to only \$800." [Staten Island Advance](#), 11/25/2013

NORTH CAROLINA

For Some North Carolina Families, ObamaCare Has Driven Up The Cost Of Their Plans So Much That Subsidies Aren't Enough. “But for some, the subsidies aren't enough. Galvano said she currently pays \$282 a month for an insurance plan with a \$3,500 deductible, and her monthly premium is set to jump to \$552 next year. Even with her estimated \$165 subsidy, she'll be paying more to keep the insurance she has.” [Fayetteville Observer](#), 10/24/2013

OHIO

Video: Ohio Businesses Face Skyrocketing Insurance Costs Due To Obamacare. [WDTN-OH](#), 9/27/2013

Ohio Dept. Of Insurance: Obamacare To Increase Individual-Market Health Premiums By 88 Percent. It's called “rate shock,” but it's not shocking to people who understand the economics of health insurance. In August 2011, Milliman, one of the nation's leading actuarial firms, predicted that Obamacare would increase individual-market premiums in Ohio by 55 to 85 percent. This past March, the Society of Actuaries projected that the law would increase premiums in that market by 81 percent. [Forbes](#), 6/10/2013

SOUTH CAROLINA

S.C. Department of Insurance Director Predicts Health Insurance Costs Will Increase In 2014. Health care experts are bracing for insurance rates to jump next year as many of the federal Affordable Care Act's major reforms go live. [The Post and Courier](#), 7/14/2013

Insurers Leaving South Carolina Market Due To Obamacare. Ohio-based Medical Mutual, currently the second-largest health insurer for individual plans in South Carolina, recently said it is leaving this market because the Affordable Care Act makes it too hard to do business here. [The Post and Courier](#), 7/14/2013

Insurance Premium Increases Shock Charlotte Consumers. Across North Carolina, thousands have been told that their plans have been cancelled or that they will have to pay significantly more. One resident reports that his premium increase will be almost \$12,000 annually because his current plan does not meet Obamacare's standards. [CharlotteObserver.com](#), 10/8/2013

TEXAS

For A San Antonio Artist That Supported ObamaCare, Her Health Plan Was Cancelled And Her Costs Will More Than Double In A New Plan. “Marlys Dietrick, a 60-year-old artist from San Antonio, said she had high hopes that the new law would help many of her friends who are chefs, actors or photographers get insured. But she said they have been turned off by high premiums and deductibles and would rather pay the fine. ‘I am one of those Democrats who wanted it to be better than this,’ she said. Her insurer, Humana, informed her that her plan was being canceled and that the rate for herself and her 21-year-old son for a plan compliant with the new law would rise from \$300 to \$705. On the federal Web site, she found a comparable plan for \$623 a month. Because her annual income is about \$80,000, she doesn't qualify for subsidies.” [The Washington Post](#), 11/2/2013

Middle Class Texas Family Braces For Higher Premiums Under Obamacare. Based on the Kaiser Family Foundation's online calculator, the Wolf family's annual premium costs for health insurance would be almost double their current costs if they purchase a benchmark plan through the federal exchange that will be offered to Texas residents. [AP](#), 9/11/2013

VIRGINIA

In Richmond, Virginia, A 29 Year Old “Could Feel Sharp Pain In His Wallet” As ObamaCare Is Implemented. [Richmond Times Dispatch](#), 7/17/2013

WISCONSIN

Report: Wisconsin Premiums To Increase By As Much As 125%. [Fox 11](#), 9/4/2013

Hits The Middle Class

Middle Class Faces Double Hit of Obamacare Taxes To Pay For People's Subsidies and Higher Insurance Premiums. [Forbes](#), 9/25/2013

The Middle-Class Faces “Hefty Increases On Their Insurance Bills” Due To ObamaCare. “These middle-class consumers are staring at hefty increases on their insurance bills as the overhaul remakes the health care market. Their rates are rising in large part to help offset the higher costs of covering sicker, poorer people who have been shut out of the system for years.” [Los Angeles Times](#), 10/26/2013

“Individuals Making More Than \$46,000 Or A Family Of Four Bringing Home \$94,000, Bear The Full Brunt Of The New Prices.” While subsidies are available to offset the costs to lower income people, individuals making more than \$46,000 or a family of four bringing home \$94,000, bear the full brunt of the new prices. The big reveal has shocked some consumers, especially the healthy ones who had relatively affordable insurance before and make too much money to get subsidized coverage next year. [Politico](#), 10/28/2013

Middle Class Adults Seeing That They Will Carry the Burden of Obamacare. More and more middle class adults are seeing their premiums soar because of Obamacare. One man that has a family of four in the San Francisco area has realized that he makes \$1,000 over the amount for which he would qualify to get subsidies - "That last lousy \$1,000 of income will cost me \$11,532!" [SFGate](#), 10/9/2013

Obamacare Raising Premiums, Hurting Middle, Lower Class. Obamacare forcing citizens to choose between paying their mortgage and buying health insurance. States such as Arizona, Arkansas, Georgia, Kansas, and Vermont are seeing triple-digit percentage increases. [The Washington Free Beacon](#), 10/21/2013

Those Facing Cancellations, Must Now Purchase More Expensive Policies

As Americans’ Health Plans Are Cancelled Because Of ObamaCare, They Must Now Purchase More Expensive Policies. “The growing backlash involves people whose plans are being discontinued because the policies don’t meet the law’s more-stringent standards. They’re finding that many alternative policies come with higher premiums and deductibles.” [The Washington Post](#), 11/2/2013

CBS's Jan Crawford: " For Many, Their Introduction Into The Affordable Care Act Has Been Negative. A Broken Website And Now Cancellation Notices From Insurance Companies. Followed By Sticker Shock Over Higher Prices For The New Plans. It's Directly At Odds With Repeated Assurances From The President." CBS's [*"This Morning,"*](#) 10/28/2013

Sticker Shock Often Follow Insurance Cancellation. Dean Griffin liked the health insurance he purchased for himself and his wife three years ago and thought he'd be able to keep the plan even after the federal Affordable Care Act took effect. But the 64-year-old recently received a letter notifying him the plan was being canceled because it didn't cover certain benefits required under the law. [*Associated Press,*](#) 11/2/2013

Deductibles And Premiums Skyrocket

49-State Analysis: Obamacare To Increase Individual-Market Premiums By Average Of 41%. Yevgeniy Feyman and Paul Howard of the Manhattan Institute have developed an interactive map where you can see how Obamacare affects premiums in your state. [*Forbes,*](#) 11/4/2013

Obamacare Deductibles A Dose Of Sticker Shock. If the 33-year-old single father wants the same level of coverage next year as what he has now with the same insurer and the same network of doctors and hospitals, his monthly premium of \$233 will more than double. If he wants to keep his monthly payments in check, the Carpentersville resident is looking at an annual deductible for himself and his 7-year-old daughter of \$12,700, a more than threefold increase from \$3,500 today. [*Chicago Tribune,*](#) 10/13/2013

More Patients Asked to Pay Before Seeing Doctor as High Deductibles Spread . The trend of patients paying up-front for health care is only being accelerated by Obamacare. Many of the law's low-premium plans have high deductibles and other out-of-pocket cost sharing. [*Bloomberg,*](#) 10/14/2013

For Many Americans, ObamaCare Is "Driving Their Premiums Way Up – In Some Cases Doubling Them, Or More." "The few people who made it through the website are seeing their options for the first time, and some are not happy about what they're seeing. Those with lower incomes are eligible for substantial subsidies, but middle income folks making 400 percent of poverty or more don't get a thing, and the new insurance market rules are driving their premiums way up – in some cases doubling them, or more." [*Politico,*](#) 10/28/2013

Director Of UCLA's Center For Health Policy Research: "There Are Winners And Losers Under The Affordable Care Act." "This is when the actual sticker shock comes into play for people," said Gerald Kominski, director of the UCLA Center for Health Policy Research. "There are winners and losers under the Affordable Care Act." [*Los Angeles Times,*](#) 10/26/2013

"Consumers Are Suffering From Sticker Shock..." "Consumers are suffering from sticker shock; a major cross-section of previously insured Americans are finding out that their plans are changing to conform with ObamaCare even though the president promised they wouldn't; evidence of customer satisfaction is anecdotal; and there's still no guarantee that the young 'invincibles,' who must make up 20 percent to 30 percent of the pool to make the exchanges work, will actually enroll." [*Politico,*](#) 10/28/2013

Americans "Are Angrily Complaining About 'Sticker Shock'" As They See Their Premiums Increase. "Americans who face higher insurance costs under President Obama's health-care law are angrily complaining about 'sticker shock,' threatening to become a new political force opposing the law even as the White House struggles to convince other consumers that they will benefit from it." [*The Washington Post,*](#) 11/2/2013

According To An American Action Forum Analysis, Healthy Women “Will See Triple-Digit Increases In Their Health Care Premiums Under ObamaCare.” “Many younger women who purchase coverage individually will see triple-digit increases in their health care premiums under ObamaCare, according to an analysis released Wednesday. The conservative American Action Forum (AAF) found that on average, a 30-year-old woman who does not smoke and buys health insurance on the individual market will see her cheapest available premium increase 193 percent.” [The Hill’s Health Watch](#), 10/23/2013

Health Care Law Fails to Lower Prices for Rural Areas. Of the roughly 2,500 counties served by the federal exchanges, more than half, or 58 percent, have plans offered by just one or two insurance carriers, according to an analysis by The Times of county-level data provided by the Department of Health and Human Services. In about 530 counties, only a single insurer is participating. [New York Times](#), 10/23/2013

Under ObamaCare, Premiums Are “Expected To Accelerate To 6.0 Percent, Up From 3.2 Percent In 2013.” “Improved coverage for those who currently have individually purchased insurance is also expected to influence higher spending growth. On a per enrollee basis, growth in private health insurance premiums is expected to accelerate to 6.0 percent, up from 3.2 percent in 2013.” [Health Affairs](#), no. (2013)

Experts: Individual Health Insurance Market Functioned Better Before Obamacare. Claims by President Barack Obama and Democrats that health insurance plans in the individual market prior to Obamacare were substandard are vastly overblown. [The Washington Free Beacon](#), 11/19/2013

Insurance Premiums And Deductibles Could “Rise Sharply” If The Young And Healthy Don’t Purchase Health Care On The ObamaCare Exchange. “Among the concerns surrounding the rollout of President Barack Obama’s health care overhaul was that too few young, healthy people would sign up – a problem that could undermine the financial viability of the federal law. The insurance industry has increasing cause for concern as early enrollment reports suggest a trend that could cause insurance premiums and deductibles to rise sharply.” [The Associated Press](#), 11/15/2013

If The Trend Continues, “Insurance Is Going To Cost More” According To The Vice President Of The California Medical Association. “If those signing up trend to the elderly and sickly ‘your insurance is going to cost more and that will discourage those younger people from coming in,’ warned Lisa Folberg, a vice president with the California Medical Association. Faced with steep prices, younger people could opt to pay a government fine rather than purchase coverage.” [The Associated Press](#), 11/15/2013

Daily Kos Blogger: Obamacare Will Double My Premiums . Tirge Caps, a blogger at Daily Kos, [says](#) that in 2013, pre-Obamacare, he pays \$150 a month for a health insurance plan from Kaiser. His wife pays \$168. However, under Obamacare, their rates will nearly double, to \$284 and \$302, respectively. [National Review Online](#), 10/15/2013

Top Obamacare Complaints: "The Costs Are Too High" One North Carolina reader was upset to learn her current \$267 a month plan was being canceled and the cheapest option on the exchange would cost her family \$750 a month. They don't qualify for a subsidy. Others were surprised to see how high the deductibles and out-of-pocket costs were in some plans. Deductibles for bronze plans, which carry the cheapest monthly charges, can run \$5,000 to \$6,000. [CNNMoney](#), 10/21/2013

Top Obamacare Complaints: "My Employer Is Raising My Premium" Several readers with employer-sponsored insurance say their premiums are going up for 2014, and blaming Obamacare. Companies are also changing their plans because of Obamacare. [CNNMoney](#), 10/21/2013

HHS Dodges Key Questions About Health Insurance Premiums. Want to know what you might pay for health coverage in an exchange next year? Too bad. The report gives lots of examples of the kinds of people who will get good prices — but everyone else will remain in the dark until at least next Tuesday, when Obamacare is supposed to open its doors. [Politico](#), 9/25/2013

STUDY/CHART: Individuals In Most States Will End Up Spending More On The Exchanges. [Heritage Foundation](#), 10/16/2013

Under Obama, The Average Cost Of Family Health Care Premiums Has Increased By \$3,671 From \$12,680 To \$16,351, A 29 Percent Increase. [The Kaiser Family Foundation](#), 8/20/2013

Under Obama, The Average Cost Of Single Coverage Premiums Has Increased By \$1,180, From \$4,704 To \$5,884, A 25 Percent Increase. [The Kaiser Family Foundation](#), 8/20/2013

Survey Says, Workers Seeing A Larger Portion Of Their Paycheck Sliced Off” Due To Higher Health Care Premiums. That means that in many cases workers are seeing a larger portion of their paycheck sliced off to cover health insurance. [The Associated Press](#), 8/20/2013

For A Vast Majority Of Americans, Premiums Prices Will Be Higher In The Individual Exchange Than What They’re Currently Paying For Employer-Sponsored Benefits. For the vast majority of Americans, premium prices will be higher in the individual exchange than what they’re currently paying for employer-sponsored benefits, according to a *National Journal* analysis of new coverage and cost data. [National Journal](#), 8/29/2013

Delta Warns ObamaCare Will Drive \$100 Million Spike In Health Care Costs. [Fox News](#), 8/23/2013

Even Large Employers, Like Delta, Who Self-Insure Will Face Higher Costs Due To Obamacare. Self-insurance works a different way. Many large employers, instead of paying premiums to an insurance company, cut out the middleman and pay directly for the health costs that their workers incur. Yet, the law charges Delta a “reinsurance fee” that goes toward funding the law’s subsidized insurance exchanges. But Delta employees get coverage from Delta, not from the exchanges; hence, the fee is effectively a \$10 million tax on Delta for other government purposes. [Forbes](#), 8/22/2013

Obamacare Will Increase Individual-Market Insurance Premiums By 99% For Men, 62% For Women On Average. Based on a Manhattan Institute analysis of the HHS numbers, Obamacare will increase underlying insurance rates for younger men by an average of 97 to 99 percent, and for younger women by an average of 55 to 62 percent. Worst off is North Carolina, which will see individual-market rates triple for women, and quadruple for men. [Forbes](#), 9/25/2013

In 13 States Plus D.C., Obamacare Will Increase Health Premiums By 24%, On Average. While these mostly-blue states will see an average premium increase of 24 percent, the impact of Obamacare is highly variable. Nine of the states will see increases on average, and five will see decreases on average. New Mexico, Vermont, South Dakota, and Connecticut will see the steepest rate hikes: on average, 130, 97, 83, and 59 percent, respectively. [Forbes](#), 9/4/2013

The Coming ObamaCare Shock. In total, it appears that there will be 30 million to 40 million people damaged in some fashion by the Affordable Care Act—more than one in 10 Americans. [The Wall Street Journal](#), 4/29/2013

Energy and Commerce Committee: The Looming Premium Rate Shock. Consumers purchasing health insurance on the individual market may face premium increases of nearly 100 percent on average, with potential highs eclipsing 400 percent. Meanwhile, small businesses can expect average premium increases in the small group market of up to 50 percent, with potential highs over 100 percent. [Energy and Commerce Committee](#), 3/14/2013

Obamacare Will Increase Health Spending By \$7,450 For A Typical Family of Four. Medicare's Actuary has reported that in its first 10 years, Obamacare will boost health spending by "roughly \$621 billion" above the amounts Americans would have spent without this misguided law. Between 2014 and 2022, the increase in national health spending (which the Medicare actuaries specifically attribute to the law) amounts to \$7,450 per family of 4. [Forbes](#), 9/23/2013

An ObamaCare "Family Glitch" Could Cost Families Thousands Of Dollars And Leave Half A Million Children Uninsured. "A so-called 'family glitch' in the 2010 health care law threatens to cost some families thousands of dollars in health insurance costs and leave up to 500,000 children without coverage. Congress defined 'affordable' as 9.5% or less of an employee's wages. But the 'error' was that it only applies to the employee – and not his or her family. [USA Today](#), 9/23/2013

Earlier This Year, The Obama Administration Released A New Rule Defining Affordability That Would Leave Millions Of Americans Unable To Afford Family Health Care Coverage. 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. [The New York Times](#), 1/30/2013

Family Health Insurance Premiums Are Nearly \$3,000 Higher Than What Obama Originally Promised. Although President Obama repeatedly claimed that health-insurance premiums for a family would be \$2,500 lower by the end of his first term, they are actually about \$3,000 higher-a spread of about \$5,500 per family. [The Wall Street Journal](#), 1/13/2013

Obamacare Hurting Those It Was Designed To Help

Missing From Obamacare: Working & Middle Class - Obamacare is intended to make health care affordable for the masses. But so far, most of those who have signed up are paying full price. In the first month, only about 30% of the 1.1 million Americans who've registered on the state and federal exchanges qualified for federal subsidies. [CNNMoney](#), 11/18/2013

The People Who Need Obamacare Most Don't Know How To Get It. Seventy-one percent of America's uninsured are still either "not too familiar" or "not familiar at all" with the Affordable Care Act exchanges that opened on Oct. 1, according to a new Gallup poll. [Huffington Post](#), 10/18/2013

Uninsured Not Surfing Health Sites - Less than a quarter of uninsured Americans who plan to get health insurance through the Affordable Care Act exchanges have been to an exchange website, a new poll shows. Asked if they've been to any government health insurance website since they were launched on Oct. 1, only 22 percent of the uninsured who said they planned on using the exchanges said yes, according to a Gallup poll out Friday. [Politico](#), 11/8/2013

People Buying Coverage On The Exchanges May Owe More Money Than They're Being Told. The next wave of woes will relate to the coverage itself, and will saddle some consumers with significant and unexpected costs. People will undoubtedly find that subsidies that they received were miscalculated, and that they owe more money than they were told. [Forbes](#), 10/21/2013

Health Exchange Problems Could Mean Patients With Serious Illness Run Out Of Time To Sign Up. With federal and state online health care marketplaces experiencing glitches a month into implementation, concern is mounting for a vulnerable group of people who were supposed to be among the health law's earliest beneficiaries. Hundreds of thousands of people across the country with pre-existing chronic conditions such as cancer, heart failure or kidney disease who are covered through high risk-insurance pools will see their coverage dissolve by year's end. [The Associated Press/Washington Post](#), 11/6/2013

Troubled Site Threatens Jams Individuals With Cancelled Plans. People who received cancellation notices may be unable to shop for new policies online and figure out whether they are eligible for subsidies. [The Wall Street Journal](#), 10/29/2013

Mother's Plan Cancelled, Forced Into Medicaid. "I just received a notice: 'In order to comply with the new healthcare law, your current health plan will be discontinued on December 31, 2013.' Currently my premium is \$276 and it is a stretch for me to cover. The new plan . . . are you ready . . . projected new rate \$415.20. Now I can't afford health insurance." When looking for another health plan through the exchange, the site presented her with one health-care option: Medicaid. [Wall Street Journal](#), 11/20/2013

"I Was Completely Happy With The Insurance I Had Before." Natalie Willes is a sleep consultant who helps parents in Los Angeles train their newborns to sleep. She buys her own health insurance. Her insurer, Kaiser Permanente, is terminating policies for 160,000 people in California and presenting them with new plans that comply with the healthcare law. [CBS News](#), 10/24/2013

Obamacare Threatens Access and Quality of Care

'You Can Keep Your Doctor': Obamacare's Next Broken Promise? In order to participate in health-insurance exchanges, insurers needed to find a way to tamp down the high costs of premiums. As a result, many will narrow their networks, shrinking the range of doctors that are available to patients under their plan, experts say. [TIME](#), 11/19/2013

Insurers Restricting Choice Of Doctors And Hospitals To Keep Costs Down. The result, some argue, is a two-tiered system of health care: Many of the people who buy health plans on the exchanges have fewer hospitals and doctors to choose from than those with coverage through their employers. A number of the nation's top hospitals — including the Mayo Clinic in Minnesota, Cedars-Sinai in Los Angeles, and children's hospitals in Seattle, Houston and St. Louis — are cut out of most plans sold on the exchange. [Washington Post](#), 11/20/2013

New Health Plans Sold Through Exchanges Not Accepted At Some Prestigious NYC Hospitals. As of this week, not one of the plans for sale on New York's health benefit exchange would cover treatment at Memorial Sloan-Kettering Cancer Center, one of the world's largest and most respected cancer hospitals. That could mean that the 615,000 individuals and 450,000 small business employees expected to eventually get their insurance through the exchange would have to go someplace else for treatment, or pay the bill out of their own pockets. [Associated Press](#), 11/20/2013

Chicago's Best Hospitals Excluded From Exchange Plans. Chicago's best known hospitals don't accept many of the health plans sold on the new insurance marketplace that's part of the nation's health care law, and consumer advocates are worried patients will get stuck with unexpected bills. [Herald Online](#), 11/20/2013

"Some Folks Looking For Coverage May Find Themselves Restricted To More Limited Doctor And Hospital Networks Than Their Peers Outside The State-Based Exchanges Enjoy." [CNBC](#), 10/14/2013

Patients Will Have To See A New Doctor Or “Foot The Full Bill Themselves.” Insurers are also restricting participants’ access to doctors through HMO plans that don’t offer out-of-network benefits. So patients have to stick to a certain set of physicians and hospitals or foot the full bill themselves. [CNBC](#), 10/14/2013

In New Hampshire, The Only Insurer Offering Health Coverage In The ObamaCare Exchange “Touched Off A Furor By Excluding 10 Of The State’s 26 Hospitals” From Its Plan. In New Hampshire, Anthem Blue Cross and Blue Shield, a unit of WellPoint, one of the nation’s largest insurers, has touched off a furor by excluding 10 of the state’s 26 hospitals from the health plans that it will sell through the insurance exchange. ... Anthem is the only commercial carrier offering health plans in the New Hampshire exchange. [The New York Times](#), 9/23/2013

Many Consumers In New Hampshire May Have To Drive Nearly An Hour For A Doctor. “Peter L. Gosline, the chief executive of Monadnock Community Hospital in Peterborough, N.H., said his hospital had been excluded from the network without any discussions or negotiations. ‘Many consumers will have to drive 30 minutes to an hour to reach other doctors and hospitals,’ Mr. Gosline said. ‘It’s very inconvenient for patients, and at times it’s a hardship.’” [The New York Times](#), 9/23/2013

According To An Analyst At The North Carolina Justice Center, Consumers Could “End Up With Astronomical Costs.” Consumers should be prepared for ‘much tighter, narrower networks’ of doctors and hospitals, said Adam M. Linker, a health policy analyst at the North Carolina Justice Center, a statewide advocacy group. ‘But there is also a risk because, under some health plans, consumers can end up with astronomical costs if they go to providers outside the network.’ [The New York Times](#), 9/23/2013

Poll: Obamacare To Hurt Health Care Quality. By a two-to-one margin, more Americans believe the Affordable Care Act will make the quality of their health care worse than better, according to a new poll. [Politico](#), 11/12/2013

Gallup: 52% Of Owners Say The ACA Is Going To Reduce The Quality Of Healthcare They And Their Employees Receive. [Gallup](#), 5/10/2013

Doctor Shortage Likely To Worsen With Health Law. The Association of American Medical Colleges estimates that in 2015 the country will have 62,900 fewer doctors than needed. And that number will more than double by 2025, as the expansion of insurance coverage and the aging of baby boomers drive up demand for care. [The New York Times](#), 7/28/2012

Report: Obamacare Will Worsen Doctor Shortage. In our new report for the Manhattan Institute, The Obamacare Evaluation Project: Access to Care and the Physician Shortage, my colleague Paul Howard and I find that roughly a quarter of the doctor shortage -- about 30,000 doctors -- will be among primary-care physicians. This is particularly worrisome, given that these doctors are envisioned as the "entry point" for millions of currently uninsured people into the health-care system. [Real Clear Policy](#), 6/27/2013

Retiring Doctors Mean Problems For Newly Insured Under ObamaCare. "There are a lot of doctors who are just so frustrated; today with all the bureaucracy involved in taking care of patients that they're retiring early." [Fox News](#), 8/26/2013

Patients In Maine Lose Access To Local Doctors And Hospitals. Patients who live in central and southern Maine, meanwhile, stand to lose access to local doctors and hospitals if they buy coverage from the state’s largest health insurer through the exchange. In order to keep premiums down — and comply with

all the coverage mandates Obamacare imposes — Anthem Blue Cross Blue Shield is looking to contract with just one hospital network, MaineHealth. [Forbes](#), 6/10/2013

Doctor Shortage In NM Expected To Worsen Under Obamacare. According to the University of New Mexico Health Sciences Center, New Mexico is short an estimated 2,000 physicians and roughly 400-600 primary care specialists. [Fox News](#), 9/19/2013

Under ObamaCare, “Many Insurers Are Significantly Limiting The Choices Of Doctors And Hospitals Available To Consumers.” Federal officials often say that health insurance will cost consumers less than expected under President Obama’s health care law. But they rarely mention one big reason: many insurers are significantly limiting the choices of doctors and hospitals available to consumers. [The New York Times](#), 9/23/2013

Turns Out Obamacare Is Going to Limit Your Choices. The insurance offered on the exchanges will feature restricted networks that will make it hard for people to access a lot of care, particularly cutting edge care. [Bloomberg](#), 9/23/2013

The Doctor Won't See You Now. To hold down premiums, major insurers in California have sharply limited the number of doctors and hospitals available to patients in the state's new health insurance market opening Oct. 1. "We are nervous about these narrow networks," said Donald Crane, chief executive of the California Assn. of Physician Groups. "It was all about price. But at what cost in terms of quality and access? Is this contrary to the purpose of the Affordable Care Act?" [Los Angeles Times](#), 9/14/2013

Patients at 13 Missouri Hospitals Will Not Be Covered By The Largest Insurer On Obamacare Exchanges, Anthem BlueCross Blue Shield. The network for the Anthem BlueCross BlueShield plans, which will be sold through Missouri’s “Obamacare” marketplace, does not include BJC HealthCare and its 13 hospitals - among them Barnes-Jewish Hospital, the area’s premier academic medical center, and St. Louis Children’s Hospital. [Kaiser Health News](#), 9/26/2013

Medical Students Face Uncertain Future. While medical schools are expanding enrollment to meet future needs, [graduate medical education] positions have lagged far behind,” the AMA said in a statement. “As a result, U.S. medical school graduates will exceed the number of available residency slots by as soon as 2015. [The Washington Times](#), 6/11/2013

Doctors Steering Clear of Medicare And Medicaid Patients. Frustrated with payment rates and mounting rules, doctors are increasingly opting out or limiting the number of Medicare and Medicaid patients. Even fewer doctors say they are accepting new Medicaid patients, and the number who don't participate in private insurance contracts, while smaller, is growing—just as millions of Americans are poised to gain access to such coverage under the new health law next year. [The Wall Street Journal](#), 7/29/2013

HHS Admits: You Might Not Be Able To Keep Your Doctor Under Obamacare. "Depending on the plan you choose in the Marketplace, you may be able to keep your current doctor." The bottom line is that Obamacare guarantees neither. Doctors may be only available through certain networks, just as in the current system. And only plans that existed in their current form on March 23, 2010, are even eligible to be "kept." [Weekly Standard](#), 7/19/2013

Cleveland Clinic Announces Job Cuts To Prepare For Obamacare. The world-renowned Cleveland Clinic said on Wednesday it would cut jobs and slash five to six percent of its \$6 billion annual budget to prepare for President Barack Obama's health reforms. [*Reuters*](#), 9/18/2013

Hospitals Laying Off Workers and Eliminating Services Due To Obamacare Medicare Cuts. The reduction in Medicare reimbursement rates alone will hurt hospitals dramatically, Capretta said. By the end of the decade, 15 percent of hospitals will have to drop out of Medicare in order to stay in business, actuaries predict. A quarter of all hospitals will reject patients with Medicare by 2030. [*Washington Free Beacon*](#), 9/20/2013

Connecticut's Lawrence + Memorial Hospital Cutting 33 Jobs, Citing Payment Cuts from Medicare and Medicaid. [*Washington Free Beacon*](#), 9/13/2013

Arnot Health Laying Off 83 Full-Time Employees At St. Joseph's Hospital In New York, Closing Certain Units And Eliminating Services Due To Medicare and Medicaid Payment Cuts. [*Washington Free Beacon*](#), 9/13/2013

The NorthShore University Health System In Illinois Laying Off 1% Workforce At Its Four Hospitals Due To Obamacare. [*Washington Free Beacon*](#), 9/13/2013

Franciscan Alliance to Cut 125 Employees From Hospitals Due To Obamacare. A suburban health system says it is cutting 125 employees because of the ill effects of Obamacare. Franciscan Alliance cut workers at St. James Chicago Heights, Olympia Fields, and several outpatient centers yesterday. [*Washington Free Beacon*](#), 9/25/2013

Mission Health Hospital in North Carolina Laying Off 70 employees, Other Cuts [*Washington Free Beacon*](#), 9/13/2013

Orlando Health to Cut Record Number Of Jobs To Save Money. In the largest staff reduction in its nearly 100-year history, Orlando Health is cutting up to 400 jobs. [*Orlando Sentinel*](#), 11/19/2012

Why Is Your Doctor Typing? Electronic Medical Records Run Amok. "The government already is wasting billions on the medical EMR," my doctor told me. "They are committed to giving each health care system \$17,000 per doctor who is successfully using electronic medical records to help them cover their software investment. This money goes to the health care system and not the docs. So it's basically a very lucrative pass through to the software people for generating an inadequate and burdensome system." [*Forbes*](#), 4/25/2013

Survey: Most Doctors Lose Money With Electronic Records. A recent survey published in Health Affairs by Julia Adler-Milstein, Carol Green and David W. Bates, estimates that doctors who install electronic medical records systems should expect an initial loss of around \$44,000 on their investment. Almost two-thirds of the practices using electronic records would lose money even with government subsidies, the researchers said. [*Forbes*](#), 4/25/2013

Anthem Blue Cross Blue Shield To Drop Concord Hospital From Network For Individual Plans. Anthem built the so-called narrow network in an effort to keep costs down for the plans it will sell on the new state insurance marketplace starting Tuesday. Anthem is the only company selling plans on the marketplace in 2014, and is applying the narrow network to plans it sells off the marketplace next year, too. Almost all independent insurance plans in the state are bought from Anthem. [*Concord Monitor*](#), 9/27/2013

Obamacare To Slash Hundreds Of Billions From Medicare Advantage Over Next 10 Years. Some 14 million seniors — more than a quarter of all beneficiaries — have enrolled in Medicare Advantage. The Congressional Budget Office estimates that Medicare Advantage will have 4.8 million fewer participants in 2019 than it would have in the absence of Obamacare — thanks to the law’s cuts to the program. [Forbes](#), 4/15/2013

Obamacare Increases Government Spending and Imposes Massive Regulatory Burdens

By 2022 Health Spending Financed By Federal, State, And Local Governments Is Projected To Account For 49 Percent Of National Health Spending And To Reach A Total Of \$2.4 Trillion, Largely Due To Obamacare Expansions [Health Affairs, no. \(2013\)](#)

ObamaCare Exchanges Costing \$558M. A new report on the economic and regulatory burden of ObamaCare shows the health care law’s so-called insurance “exchanges” has resulted in the federal government spending an additional \$558 million and 16.6 million more hours on paperwork. [Fox News](#), 9/25/2013

\$5.3 Billion: Total Impact of Exchange Regulations. According to administration data, the listed paperwork burden of the exchanges exceeds 16.6 million hours, \$558 million in direct costs, and 40 new forms. Examining the regulatory impact analyses from exchange regulations, the total cost to states and private entities approaches \$5.3 billion. Including all current requirements under Health and Human Services (HHS), the agency imposes 645 million hours of paperwork, \$35.3 billion in costs, and 4,116 federal forms." [Weekly Standard](#), 9/25/2013

Federal Spending For Health Care Will Be Pushed Up In The Future By A Sharp Increase In The Number Of People Receiving Benefits From Government Programs,” Including Obamacare. “In contrast, federal spending for health care will be pushed up in the future by a sharp increase in the number of people receiving benefits from government programs. That increase can be attributed to two main factors. The first is the aging of the population—in particular, the aging of the baby-boom generation (people born between 1946 and 1964)—which will increase the number of people receiving benefits from Medicare by more than one-third over the next decade. The second is the expansion of federal support for health insurance under the Affordable Care Act (ACA), which will significantly increase the number of people receiving benefits from Medicaid and make other people eligible for subsidies for health insurance purchased through exchanges.” [Congressional Budget Office](#), 9/17/2013

As ObamaCare Is Implemented, CMS Actuaries Project That Health Care Spending “Will Jump By 6.1 Percent Next Year.” The nation’s health care spending will jump by 6.1 percent next year as the big coverage expansion in President Barack Obama’s overhaul kicks in, government experts predicted. [The Associated Press](#), 9/18/2013

IG: IRS Struggles To Track Its 'Obamacare' Spending. The IRS did not report \$67 million in costs the agency incurred for employees who were working on the healthcare law for fiscal 2010 through 2012, the report said. The money was part of \$488 million the IRS tapped from a special fund the agency was using to implement Obamacare. [Reuters](#), 9/25/2013

190 Million Hours: Obamacare Regulatory Burden Keeps Growing. According to the Obama administration’s own estimates, ObamaCare will require American job creators, families, and health care providers to spend almost 190 million hours per year on compliance. [Ways and Means](#), 5/7/2013

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Already Beleaguered by a Tepid Economy, Young Americans Face Increased Burdens Under Obamacare

Affordable Care Act Is A Raw Deal for Millennials. Young, healthier individuals are being required to pay more for their insurance in order to subsidize the costs of the older and sicker Americans. In addition to higher premium costs, many of these plans will have much higher deductibles and narrower networks with fewer doctors. [US News & World Report](#), 10/7/2013

ObamaCare Will Force Younger People To “Pay Higher Premiums.” “New plan prices vary depending on age and location. But we’re told younger people who currently have with high deductible plans will likely pay higher premiums and people with health problems will pay lower premiums.” [CBS News](#), 10/24/2013

STUDY: Premium Increases for “Young Invisibles” Under The ACA And The Impending Premium Spiral. Health insurance premiums for young people will rise in all 50 states under Obamacare, with an average increase of 260 percent. [American Action Forum](#), 10/2/2013

STUDY: Young Face Hike Of More Than 100 Percent In Many States. [Heritage Foundation](#), 10/16/2013

Premiums For Young Healthy People Will Jump In 45 States Under Obamacare. Young people in 45 states will see their health insurance premiums increase under Obamacare because the law relies on the money they pay into the system to offset the cost of caring for older enrollees, according to a new study. [The Washington Examiner](#), 10/18/2013

The Young Are Needed To “Offset The Cost Of Carrying Older And Sicker Customers” That Cost More To Insure. “Insurers have warned that they need a wide range of people signing up for coverage because premiums paid by adults in the younger and healthier group, between 18 and 35, are needed to offset the cost of carrying older and sicker customers who typically generate far more in medical bills than they contribute in premiums.” [The Associated Press](#), 11/15/2013

Exchange Subsidies Won't Protect Young People From Obamacare's Higher Insurance Premiums. In the healthy population of 25-year-old non-smokers—the focus of my original study—more than 90 percent of the subsidy-eligible population would face higher premium costs under Obamacare, even when you take the subsidies into account. [Forbes](#), 6/07/2013

Obamacare Hits The Young Hard. What makes this doubly bad, in terms of policy, is that Obamacare spends trillions of dollars subsidizing the cost of insurance for the uninsured. And most people who are uninsured are young. In other words, Obamacare will more than double the cost of health insurance for many young people, and then the law will turn around and spend taxpayer dollars to subsidize the purchase of this newly costly insurance. Only in Washington does this make any sense. [Forbes](#), 11/21/2012

The Washington Post's The Fact Checker: Young Adults Will “Have Sticker Shock When They See What Happens To Their Premiums Starting In 2014.” 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. [The Washington Post's The Fact Checker](#), 8/10/2012

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. [*Dayton Daily News*](#), 1/26/2013

Obamacare Is Rife With Sweetheart Deals and Exemptions for the Well-Connected Few

ObamaCare's Union Favor. In an aside in a Federal Register document filed this month, the Administration previewed its forthcoming regulation: "We also intend to propose in future rulemaking to exempt certain self-insured, self-administered plans from the requirement to make reinsurance contributions for the 2015 and 2016 benefit years." [*Wall Street Journal*](#), 11/17/2013

“Like So Many Other ObamaCare Waivers, This Labor Dispensation Will Probably Turn Out To Be Illegal.” [*Wall Street Journal*](#), 11/17/2013

Some Union Insurance Plans Could Get Break From Fees Under New Health Care Law. Critics of the new health care law are claiming some labor unions could get a break from fees imposed on everyone covered by health insurance. The Obama administration’s plan to exempt "certain self-insured, self-administered plans" from paying fees in 2015 and 2016 is not sitting well with Republicans, who say the move smacks of favoritism for a powerful White House ally. Labor officials say many unions won't be affected. [*The Associated Press/Washington Post*](#), 11/7/2013

HHS Finalizes Over 1,200 Waivers Under Healthcare Reform Law. All told, 1,231 companies applied for and received waivers from the law’s restrictions on annual benefit caps. The law requires plans to gradually raise their benefit limits, and all annual limits will become illegal in 2014. Companies that received waivers can keep their caps intact until 2014. [*The Hill*](#), 1/06/2012

CMS: Final List Of “Temporary Waivers ” – More than Half of Recipients Members of Union Plans. [*CMS*](#), 1/06/2012

White House Considers Awarding Obamacare Subsidies, Intended For The Uninsured, To Labor Unions. Unions angry that they will miss out on Obamacare’s subsidies because of their ‘gold-plated’ multi-employer plans. [*Forbes*](#), 8/30/2013

Obama To Labor Unions With Multi-Employer Health Plans: No Exemption This Time Around? President Obama rejects second round of objections from labor unions and tells them to water down their objections against his signature health care law. Unions angry that it will destroy their multi-employer plans. [*Forbes*](#), 9/14/2013

Behind The Scenes Of Obama's Effort To Prevent The AFL-CIO From Resolving To Repeal Obamacare. Union leaders meet with the President who wants to protect them with another sweetheart deal, but are still angry that Obamacare will raise premiums and ruin the gains that unions have fought for. [*Forbes*](#), 9/16/2013

Republicans Move to Halt ObamaCare 'Bailout' for Angry Unions. Republicans pushing the “Union Bailout Prevention Act,” which would stop the granting of subsidies to offset premium costs for the multi-employer

plans held by many union members, to counter an impending deal made by the Obama administration and unions. [Fox News](#), 9/12/2013

Obamacare Delay: Business Wins, The Rest Of Us Lose. The administration caved to pressure from business lobbyists, who, according to Politico, "mounted a coordinated campaign to convince senior White House officials that their date for requiring coverage was simply impractical." It's too bad patients and health care providers didn't get their counterbalancing message out. [Fox News](#), 7/7/2013

The Mandate's Delay "Takes A Controversial Component Of The Law Off The Table Before The Midterm Elections." The so-called employer mandate, which penalizes employers with more than 50 employees if they fail to provide a minimum standard of affordable health insurance, was set to kick-in in 2014, but now will take effect in 2015 the Treasury Department announced in a blog post first reported by Bloomberg News. The delay not only allows the administration time to alleviate concerns among business owners, but also takes a controversial component of the law off the table before the midterm elections. [Time](#), 7/2/2013

Americans Will Be Unfairly Subject to Fraud and Abuse Under Obamacare's Ill-Conceived Programs, Mandates, and Implementation Failures

New Security Issues Emerge For ACA Site. The government team working most closely to launch HealthCare.gov sought little advice from cybersecurity experts at the Department of Homeland Security — but DHS said it's limited by law in the help it could have provided in the first place. An incensed Rep. Mike McCaul (R-Texas), leader of the House Homeland Security Committee, opened a hearing on the website Wednesday with charges that DHS "has not participated in any meaningful way in developing, monitoring or ensuring the security of HealthCare.gov, the health exchanges or the federal data services hub. [Politico](#), 11/13/2013

Security Experts Fear ACA Vulnerabilities. Early stumbles on the hobbled Obamacare website — password glitches, incomplete testing and fractured development — underscore considerable safety risks and hint at deeper vulnerabilities, data security experts warn. [Politico](#), 11/5/2013

Obamacare Marketplace: Personal Data Can Be Used For 'Law Enforcement and Audit Activities.' The policy states that all information to help in applying for coverage and even for making a payment will be kept strictly confidential and only be used to carry out the function of the marketplace. There is, however, an exception: "[W]e may share information provided in your application with the appropriate authorities for law enforcement and audit activities." [The Weekly Standard](#), 10/8/2013

McAfee Antivirus Founder: "What Idiot Put This System Out There?" Software company and technology mogul, John McAfee, is not impressed with the myriad of technological systems set up under Obamacare. Divorcing his criticisms from the underlying purpose of the law itself, McAfee ripped Obamacare's technological arrangement and worried that all of its huge moving parts will make it a perfect environment for hackers to steal Americans' identities, personal information, and money. [HotAir](#), 10/3/2013

Not Qualified For Obamacare's Subsidies? Just Lie -Govt. To Use 'Honor System' Without Verifying Your Eligibility. According to the law, you aren't eligible for Obamacare's subsidies if your employer has offered you what the government considers "affordable" coverage. But if employers are no longer going to report whether or not they've offered "affordable" coverage, how can the government verify whether or not workers are eligible for subsidies? [Forbes](#), 7/6/2013

“Subsidize First, Ask Questions Later?” The goal here is plain as day. The Obama administration is laser-focused on making sure that enough Americans enroll onto Obamacare-subsidized health insurance platforms, because if they do, it will be politically impossible for Republicans to repeal Obamacare in the future. [Forbes](#), 7/6/2013

Vermont Exchange Confirms Security Breach. Officials overseeing the Vermont Health Connect website confirmed Friday there was a security breach on the system last month in which one user got improper access to another user’s Social Security number and other data. [Burlington Free Press](#), 11/22/2013

Personal Information Of Thousands Of Participants Leak Out of Minnesota Exchange. The company handling Minnesota’s health insurance exchange program for the Affordable Care Act accidentally sent out more than 2,400 names, Social Security numbers and other sensitive information to an insurance broker, the Minneapolis Star Tribune reported Friday. [Star Tribune](#), 9/13/2013

States Encounter Obamacare Impostors. States are encountering several fraudulent websites that mimic their Obamacare exchanges that are out to steal people’s information. [The Hill](#), 10/14/2013

Navigator Program Lacks Privacy Protections. There are no licensing requirements, no obligations that Navigators or their employers carry liability insurance, and no provisions holding any entity, including HHS, responsible for data breaches. It’s not even clear whether HHS will assist an ObamaCare insurance exchange customer who is defrauded. [Forbes](#), 9/5/2013

In California, Navigators Will “Have Access To Highly Sensitive Consumer Information Such As Social Security Numbers, Dates Of Birth, Income Data And Tax Returns.” These enrollers, who will earn \$58 from the state for every application completed, would have access to highly sensitive consumer information such as Social Security numbers, dates of birth, income data and tax returns. [Los Angeles Times](#), 3/15/2013

Several States Don’t “Require Criminal Background Checks.” Sixteen states-some that are helping run their own marketplaces and some that aren’t-have additional requirements for navigators. Florida, Texas and Ohio, for instance, require criminal background checks. [The Wall Street Journal](#), 8/5/2013

Consumer Groups Are Worried The Uninsured Could Fall Victim To Fraud, Identity Theft, Or Other Crimes At The Hands Of Some Of The Very People Who Are Supposed To Help Them Enroll.” As California prepares to launch its health care exchange, consumer groups are worried the uninsured could fall victim to fraud, identity theft or other crimes at the hands of some of the very people who are supposed to help them enroll. [The Associated Press](#), 7/14/2013

Former Commissioner Of Social Security: Exchanges Have the Potential to be the “Most Widespread Violation of the Privacy Act in Our History.” The system’s lack of any substantial verification of the user would leave members of the public open to identity theft, lost periods of health insurance coverage, and exposure of address for victims of domestic abuse and others. [Weekly Standard](#), 8/5/2013

In August, The Obama Administration Was “Months Behind In Testing Data Security For The Main Pillar Of ObamaCare.” “The federal government is months behind in testing data security for the main pillar of ObamaCare: allowing Americans to buy health insurance on state exchanges due to open by October 1. [Reuters](#), 8/6/2013

According To The Report, Missed Security Deadlines Are Being Pushed To One Day Before The Launch Of The Exchanges Today. “The missed deadlines have pushed the government’s decision on whether

information technology security is up to snuff to exactly one day before that crucial date, the Department of Health and Human Services' inspector general said in a report." [Reuters](#), 8/6/2013

The Missed Security Deadlines Could Have The Exchanges "Open With Security Flaws." "As a result, experts say, the exchanges might open with security flaws or, possibly but less likely, be delayed." [Reuters](#), 8/6/2013

"The Most Likely Serious Security Breach Would Be Identity Theft." "The most likely serious security breach would be identity theft, in which a hacker steals the social security numbers and other information people provide when signing up for insurance." [Reuters](#), 8/6/2013

And Americans Will Just Have to Trust the Scandal-Plagued IRS to Implement Obamacare. What Could Go Wrong?

When It Comes To Health-Care Reform, The IRS Rules. The IRS will enforce 47 new tax provisions including a medical device tax and a Medicare surtax on those making \$200,000 or more. The IRS is also asking for an increase in funds, including another \$13.1 billion for 2014. [CNBC](#), 5/6/2013

The IRS And Its 46 New Powers to Enforce Obamacare. The power granted to the IRS to enforce Obamacare's mandates, taxes, penalties, reporting, and other requirements is unprecedented. All of these powers fall into four main categories: collecting taxes, distributing subsidies, collecting information, and enforcing compliance. [Galen Institute](#), 6/5/2013

The IRS Will Play A "Dominant Role" In Enforcing ObamaCare's Tax Provisions. When ObamaCare takes full effect next year, the agency will enforce most of the laws involved in the reform-even deciding who gets included in the health-care mandate. [CNBC](#), 5/6/2013

IRS: "Health Care Reform Will Likely Be The Most Extensive Social Benefit Program The IRS Has Been Asked To Implement In Recent History." Taxpayer Advocate, "Report To Congress: Fiscal Year 2011," [IRS](#)

ObamaCare Allows The IRS To Send "Scary Letters And Threats" To Taxpayers That Don't Comply With ObamaCare. The law allows the IRS to withhold tax refunds to collect the penalty, and most filers get refunds. This year, 77 percent of the 135 million individual income tax returns processed by the IRS qualified for a refund. The average refund: \$2,707. [The Associated Press](#), 7/7/2012

IRS Scandal Raises Fears About Enforcing Obamacare. A look at the text of the health care law reveals that much of it consists of amending the Internal Revenue Code to give the IRS more power. When Obamacare goes fully into effect in January, every American will have to prove to the IRS that he or she has "qualifying" health coverage, meaning coverage with a list of features approved by Health and Human Services Secretary Kathleen Sebelius. In addition, the IRS will keep track of even the smallest changes in Americans' financial condition, including raises, adjustments in working hours, or job changes. [Washington Examiner](#), 10/2/2013

We Can't Trust The IRS To Enforce Obamacare. Requiring civic groups to complete book reports. Demanding to know the content of individuals' prayers. Disclosing confidential information about conservative donors to political opponents. These are examples of deliberate intimidation perpetrated under the guise of governmental impartiality. Keep the IRS Off Your Health Care Act, respects the will of the

American people and helps to rein in an out-of-control federal agency that has victimized too many of our fellow Americans. [The Daily Caller](#), 7/31/2013

For Beleaguered IRS, A Crucial Test Still Awaits After Troubled Rollout of Health-care Law. Whether the new law can be enforced will be up to the Internal Revenue Service, an already beleaguered agency charged under the act with carrying out nearly four dozen new tasks in what represents the biggest increase in its responsibilities in decades. None is more crucial than enforcing the requirement that all citizens secure health insurance or pay a penalty. [Washington Post](#), 11/24/2013

IRS Official In Charge During Tea Party Targeting Now Runs Health Care Office. [ABC News](#), 5/16/2013

"Sarah Hall Ingram Served As The Commissioner Of The Office Responsible For Tax-Exempt Organizations Between 2009 And 2012." [ABC News](#), 5/16/2013

Under Ingram's Tenure At The IRS's Tax-Exempt Organizations Division, The Division Targeted Conservative Groups. The Internal Revenue Service official in charge of the tax-exempt organizations at the time when the unit targeted tea party groups now runs the IRS office responsible for the health care legislation. [ABC News](#), 5/16/2013

IRS Officials In Washington And At Least Two Other Offices Were Involved In Investigating Conservative Groups. Internal Revenue Service officials in Washington and at least two other offices were involved with investigating conservative groups seeking tax-exempt status, making clear that the effort reached well beyond the branch in Cincinnati that was initially blamed, according to documents obtained by The Washington Post. [The Washington Post](#), 5/13/2013

Obama Elevated The Role Of The IRS To Enforce ObamaCare Which Has Renewed Questions On Whether The IRS "Is Capable Of Policing The Health Care Decisions Of Millions Of People." The Supreme Court's decision to uphold most of President Barack Obama's health care law will come home to roost for most taxpayers in about 2 1/2 years, when they'll have to start providing proof on their tax returns that they have health insurance. That scenario puts the Internal Revenue Service at the center of the debate, renewing questions about whether the agency is capable of policing the health care decisions of millions of people in the United States while also collecting the taxes needed to run the federal government. [The Associated Press](#), 7/7/2012

Obamacare's IRS Big Brother Database. Obamacare gives unprecedented new access and powers to bureaucrats at the IRS. For the purposes of implementing and enforcing Obamacare, the Department of Health and Human Services through regulatory fiat is building this Hub, a web portal where personal information such as medical records, tax and financial information, criminal background and immigration status will be shared and transmitted between agencies, including the IRS, HHS, the Department of Justice, the Department of Homeland Security and the Social Security Administration as well as state governments. [U.S. News](#), 6/5/2013

Obamacare's Implementation Poses Grave, But Largely Unknown Risks For Beneficiaries. Potential for fraud, waste and theft under Obamacare is huge. The 'Navigator' programs, which are receiving hundreds of millions of taxpayer funds, lack not just training and oversight, but also background checks, fingerprinting or other screening that should be required prior to obtaining Americans' social security numbers, addresses, and personal medical information. [Forbes](#), 9/30/2013

IRS Chief Says He'd Rather Not Switch To Obamacare Plan. "I would prefer to stay with the current policy that I'm pleased with rather than go through a change if I don't need to go through that change," said

acting IRS chief Danny Werfel. He said the Affordable Care Act was designed to "provide an option or an alternative" for individuals who do not have affordable coverage. [Fox News](#), 8/1/2013

IRS Employee Union: We Don't Want Obamacare. The union leaders are providing members with a form letter to send to the Congressmen that says "I am very concerned about legislation that has been introduced by Congressman Dave Camp to push federal employees out of the Federal Employees Health Benefits Program and into the insurance exchanges established under the Affordable Care Act." [The Washington Examiner](#), 7/26/2013

IRS Chief: We Would Rather Have Our Current Plan Than Obamacare. Head of IRS says he is happy with his own coverage and would rather not be forced onto one of the exchanges that he will be enforcing. [The Weekly Standard](#), 8/1/2013

IRS Employees Just Say 'No!' to Obamacare. The National Treasury Employees union joins the list of others rising against Obamacare and voices opposition to Rep. Dave Camp's bill to place IRS employees on the exchanges that they will enforce. [The National Review](#), 7/31/2013

IRS Employees Union Is 'Very Concerned' About Being Required to Enroll In Obamacare's Health Insurance Exchanges. The National Treasury Employees union joins the list of others rising against Obamacare and voices opposition to Rep. Dave Camp's bill to place IRS employees on the exchanges that they will enforce. [Forbes](#), 7/26/2013

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