

“You can keep your doctor”
What nobody told you
about **Obamacare**



Michael Marcovici

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OBAMACARE - SOCIAL NECESSITY OR FINANCIAL DISASTER?

Barack Obama swept to office in 2008 with reform of the healthcare system as a main policy plank. It was an idea that he was determined to get through congress and an issue that he fought passionately for. Finally, in 2010, after a monumental battle with the Republicans on Capitol Hill, the bill was passed and the mechanism of Obamacare became a reality in October, 2013.

President Obama and most of the Democratic Party see this as his primary legislative legacy but also as a key social issue with a significant percentage of Americans uninsured and unable to access basic healthcare services. The Republican party and a good deal of business people see it as a costly venture that will badly affect the economy, jobs, and the US fiscal position. They also view it as another extension of big government intruding into people's lives and making decisions for them.

So what is the truth of the matter? Well the real truth is that it is far too complex an issue to be properly debated and resolved in a few short paragraphs. Most Americans do not understand the system, the issues, the likely impact on themselves or the country. Half of the media seem intent on destroying the initiative, the other half seem to defend it at all costs. It is a debate that has polarised US politics and society in general like no other in recent times. It has

become so crucial and pivotal that has led the Republicans to create an impasse which has effectively closed down the US government. It is an unprecedented wrangle.

And neither side are willing to give. The Democrats not only view the issue as an essential strand of social policy but, with an eye on 2016 and beyond, see the Affordable Care Act (ACA) to give it its formal legislative name, as a potential election - winner. The Republicans, even more radicalized in recent years by the emergence of the Tea Party, oppose the measure on every conceivable level. Simply because it is proposed by Obama seems to be high on the list; the intrusion of government, costs, impact on business and general opposition to what they see as socialism and nanny state-ism are others. They hate the whole thing so much they are willing to bring government to a standstill to make the point. No-one knows how long this is going to go on and the world watches with interest, even incredulity in some countries, as the battle rages across US TV screens and Capitol Hill. There are many opinions and lots of information and observations about the Obamacare initiative. Here is a broad selection; and maybe - just maybe - you can make up your own mind. It is your future and your country so you need to have an informed view.

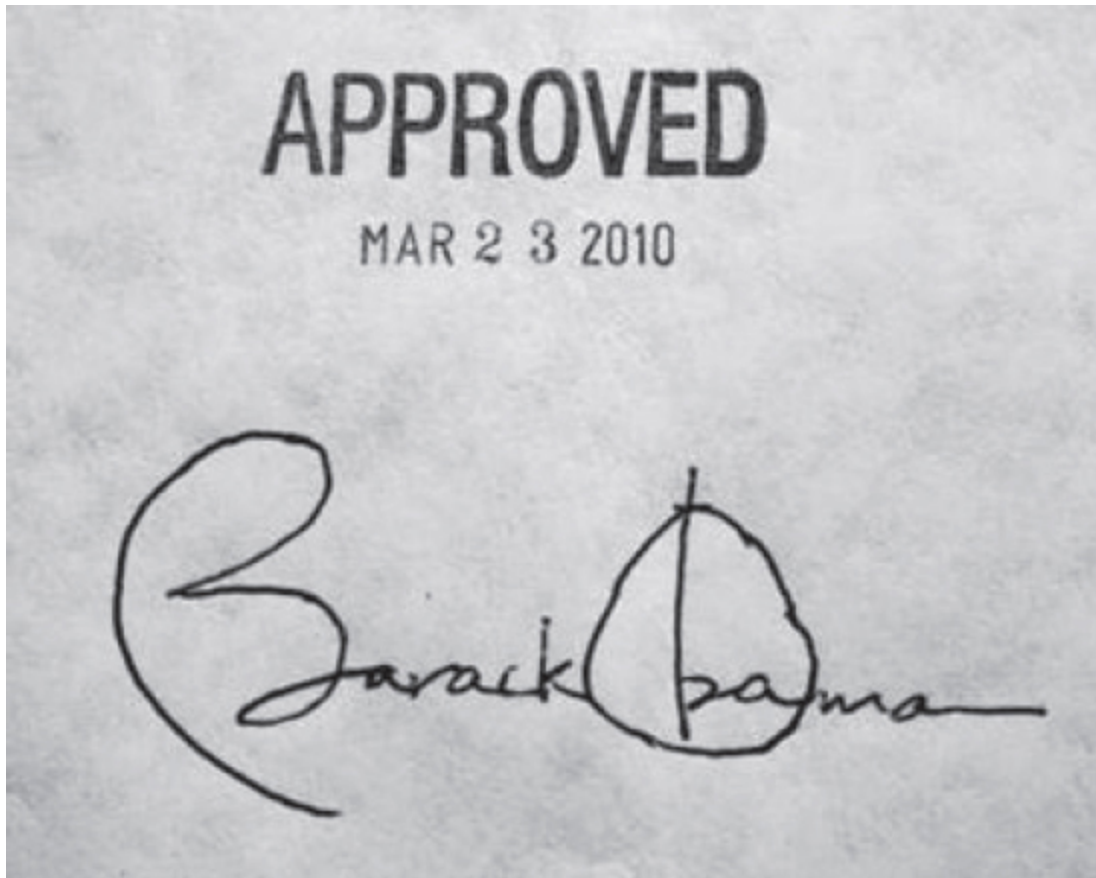
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OBAMACARE FACTS: FACTS ON THE OBAMA HEALTHCARE PLAN

PRO-OBAMACARE

ObamaCare Facts 2013 - We Tell you the Facts, Not The Talking Points

We present the facts on Obama Care (ObamaCare), the health care plan for America. Our goal is to help you understand the basics of the ObamaCare health care plan, so you can decide for yourself what you think about the new health care law, based on the facts and not the talking points.



(ObamaCare Facts Image Public Domain, Photo by Chuck Kennedy; U.S. Government Work)

- ObamaCare, Obama Care, and health care reform are all the same thing. The official name for “ObamaCare” is the Patient Protection and the Affordable Care Act (or ACA for short), a bill signed into law to reform the health care industry by President Barack Obama on March 23, 2010.
- ObamaCare’s goal is give more Americans access to affordable, quality health insurance and to reduce the growth in health care spending in the U.S.
- The fact is ObamaCare does not replace private insurance, Medicare, or Medicaid. If you have health coverage you like, you can keep it.

- ObamaCare regulates some of the worst practices of the for-profit health care industry.
- Many of Obamacare's numerous provisions have already been enacted. The rest of the program starts in 2013-2014 and continues to roll out until 2022. Over 100 million Americans have already benefited from the new health care law.
- ObamaCare offers a number of new benefits, rights and protections including the requirement that all new health insurance plans cover preventive services and provide new essential health benefits, this includes everything from yearly check-ups, to maternity care, to mental health, to mammograms and colonoscopies, at no out-of-pocket costs.
- ObamaCare includes provisions that stop insurance companies from dropping you when you are sick or if you make an honest mistake on your application, prevent against gender discrimination, stop insurance companies from making unjustified rate hikes, do away with life-time and annual limits, and require all insurers to cover people with preexisting conditions.



In exchange for the new rights and protections most Americans must obtain health coverage by 2014, get an exemption, or pay a fee. Learn more about the [ObamaCare Individual Mandate](#).

- The CBO estimates that in 2016, after the major provisions of health care reform are implemented, 24 million people will be exempted from the Individual Mandate.
- To help make buying affordable health insurance easy ObamaCare creates State specific health insurance market places (also known as exchanges) where Americans without health coverage can shop for health insurance using cost assistance. [What is the Health Insurance Marketplace?](#)
- Open Enrollment in Your State's marketplace is from Oct 1st, 2013 and closes March 31st, 2014. [Find your State's marketplace.](#)
- Coverage purchased through the marketplace before December 15th doesn't start until January 1st, 2014. This is because many of ObamaCare's benefits, rights and

protections don't kick in until 2014. Apply for coverage now to see what your options are. You can enroll at anytime after filling out an application. Even if you plan to buy insurance some other way, it's still smart to know your options.

- There are three ways to save money on your health insurance through ObamaCare's marketplaces: Advanced premium tax credits which lower your monthly premium costs, cost sharing subsidies which lower your out-of-pocket costs for copays, coinsurance and deductibles, and Medicaid. Learn more about ObamaCare Cost Assistance.

- Cost assistance through the marketplace is available to Americans who make less than 400% of the Federal Poverty Level (\$45,960 for an individual \$94,200 for a family of four).

- The 2013 Federal Poverty Guidelines are used to determine cost assistance on the marketplace.

- Wondering how health insurance works? You pay a premium for every month you have coverage. The higher the premium the less out-of-pocket expenses you are responsible for and the larger network of doctors and providers you can utilize. All plans starting after 2014 are required to offer the same benefits, rights and protections. **Learn more about how health insurance works and how to buy health insurance for 2014.**

- There are 4 types of Qualified Health Plans (sometimes called metal plans) available on the marketplace. Each one has the same benefits, rights and protections, but different networks and cost-sharing. Learn about the Types of Health Plans sold on the Marketplace.

- Young adults can now stay on their parents health insurance plans until they are 26.

- Up to 82% of nearly 16 million uninsured young U.S. adults will qualify for cost assistance or Medicaid through Obamacare's marketplaces.
- The amount of young people who sign up for insurance will greatly impact the effectiveness of the program, as healthy young adults are the least likely to use health care services. [Find out How ObamaCare Affects Young People.](#)

After you get done reading the ObamaCare facts, check out our detailed summary of Obama Care to get the facts on how Obama's health care reform really works: [Healthcare Reform Summary.](#)

Find Out What the Affordable Care Act Means for You:

- The Defund ObamaCare movement in Congress has led to a Government Shutdown on October 1st, 2013: House Republicans won't pass a budget unless it repeals and defunds parts of ObamaCare and Senate Democrats won't pass a budget unless it doesn't.
- Republicans say that ObamaCare is an unpopular program that hurts Americans. Polls actually show that the more people understand what the law does, the more they like it. Don't listen to the rhetoric, keep reading and learn the facts about the Affordable Care Act.
- Congress isn't exempt from ObamaCare. Congress and their staff have work based insurance, so thus should be able to stay on their current plan. However an amendment to bill before it became law said they must use health insurance marketplace. They will use the marketplace, but since their staffers, making as little as \$30,000 can't get subsidies through the marketplace (they have access to employer based coverage) their employer (the Government) is allowed to cover part of the cost of their premiums. Since

all members of Congress have been well aware of this since 2010, any other claim is a willful misrepresentation of the truth.

- Congress carefully designed ObamaCare so that it will not add to the budget deficit (in fact it cuts the deficit over a ten year period). The Republican budget actually relies on savings from ObamaCare including money from the Medical device tax and employer mandate (two key provisions that have been attached to the Senate passed funding bill for fiscal year 2014 by House Republicans).

- The Medical device industry profits off of sick people, more people with insurance means more money for Hip implants, MRI scanners and catheters. Like the tax on drug companies, the medical device tax is a fair tax on the sectors of the health care industry that will profit from the law. Since the tax applies equally to imported and domestically produced devices, and devices produced in the United States for export are tax-exempt. Industry analysts say innovation likely won't be hurt either, nor will production costs.

- The claim that ObamaCare hurts small businesses is mostly untrue. Most small businesses will get access to cheaper health plans, get tax breaks and will not be responsible for the employer mandate. The requirement to insure employees means companies like McDonalds now have to provide health benefits to full-timers. Only .02% of businesses in the U.S. are affected by the mandate. [Learn more about ObamaCare's Employer Mandate.](#)

- Although some companies have cut back employee hours to part-time status to avoid giving them benefits in anticipation of the 2015 employer mandate, companies like America's largest employer Walmart have decided to

embrace the law moving 35,000 part-time workers to full-time and covering them and their partners.

- Both the medical device tax and employer mandate help the majority of Americans without costing them anything and will result in millions of Uninsured working Americans getting health insurance.
- We've created a detailed ObamaCare Facts timeline of every protection, benefit, and tax laid out by the Affordable Care Act from 2010 to 2022. [Health Care Reform Timeline](#)
- ObamaCare is a hot button political issue and both sides of the aisle will try to persuade you to be for or against it. Get THE FACTS on ObamaCare and American Health Care Reform.
- About 15% of Americans are uninsured, which is a little less than 50 million men, women and children.
- The primary reasons for Americans being uninsured are cost and job loss.
- Both the individual mandate and the health insurance marketplace only affect uninsured Americans.
- For the 85% of Americans with health coverage almost all of ObamaCare's changes are already in place.
- 7 million Americans are projected to purchase private insurance on the marketplace this year.
- 9 million Americans are projected to enroll in Medicaid or CHIP (you can apply for Medicaid and CHIP through the marketplace).

- The number of uninsured has dropped every year since the Affordable Care Act was signed into law.
- The Congressional Budget Office is projecting the rate of uninsured will drop by 14 million people in 2014.
- The 101.5 million already enrolled in government health programs like Medicaid, Medicare, CHIP won't need to use the marketplace.
- The 170.9 million already covered by employer insurance won't need to use the marketplace.
- In 2010 16% of uninsured were full-time workers or their dependents.
- In 2010 only 53.8% of private sector firms offered health insurance.
- Poor working families are the most likely to be uninsured.
- The "employer mandate" means come 2015 larger employers will have to insure their full-time employees and their families.
- In 2013, the average annual total cost of employer-sponsored family coverage was \$16,351, and the share of the premium paid by workers was 29%. Between 2003 and 2013, premiums have increased by 80%.
- Small businesses can now get better benefits, cost-assistance and better buying power to provide employee health insurance via the SHOP (part of their State's Health Insurance Marketplace).
- The Fact is ObamaCare gives 47 million women access to preventive health services and makes it illegal to charge

women different rates than men. [Get more ObamaCare Women's Health Services Facts](#)

- ObamaCare gives seniors access to cheaper drugs, free preventive care, reforms Medicare Advantage, and closes the Medicare Part D 'donut hole. The AARP agrees that costs won't rise because of ObamaCare, if anything the improvements to the system will decrease the average cost of health care for seniors.
- 1 in 2 Americans have a "pre-existing" condition that they could be denied health insurance for. ObamaCare chips Away at pre-existing conditions until 2014 when there are no more pre-existing conditions for anyone, including high-risk customers. This means you can no longer be denied coverage or treatment or charged more for health status. Find out [more about pre-existing conditions](#).
- ObamaCare expands Medicaid to over 15 million Americans who are below the 138% Federal Poverty Level.
- 54 million Americans with private health insurance now have access to preventive services with no cost sharing due to the new minimum standards of ObamaCare.
- ObamaCare doesn't ration health care; it protects consumers from the health care rationing that insurance companies have been doing for ages.
- ObamaCare reduces the growth in healthcare spending. The current \$2.8 trillion U.S. healthcare system costs almost \$9k a year for every man, woman, and child.
- Want more facts about [uninsured Americans?](#) Learn more about uninsured Americans from the Kaiser Family Foundation (one of the best resources on health care reform) and how ObamaCare helps.

The video below will tell you everything You Need to Know About ObamaCare in under 7 minutes.

- **Most Americans must obtain qualifying health insurance by January 1st, 2014**, get an exemption or pay a fee for every month they are without insurance. The fee is paid on your federal income tax return. This fee is commonly referred to as an Individual Mandate and is part of the shared responsibility provision. Learn more about [the ObamaCare Individual Mandate](#).
- Most Americans will have the option to stay on their current healthcare plans. No one, including seniors, will be forced not to have healthcare. That's an ObamaCare fact.
- If you don't have coverage, you can use your State's new Health Insurance Marketplace to buy a private insurance plan. Many Americans will qualify for lower costs on monthly premiums and out-of-pocket costs through the marketplace. Please note that if you have access to employer based insurance you cannot get cost assistance through the marketplace.
- **Your State's Health Insurance Marketplace Opened Oct 1st, 2013 and closes March 31st, 2014**. Insurance companies will compete to be your healthcare provider via your State's Health Insurance Marketplace, which is sometimes called a Health Insurance Exchange.
- Americans earning below 400% of the Federal Poverty Level may be eligible for cost assistance on the marketplace.
- Read our [Complete Guide to the Health Insurance Exchange Marketplaces](#) and find out how you can get reduced premiums and lowered out-of-pocket costs for copays, coinsurance and deductibles.

- 6 in 10 Americans without health insurance can get health insurance for under \$100 through their State's Health Insurance Marketplace. Many low income Americans will have an option for free health insurance when applying through the marketplace.

- **Should I buy insurance through the health insurance marketplace?** Your options for obtaining coverage are changing. For some of us buying private insurance through the health insurance marketplace will be our best option, for others buying health insurance through a private broker will be the smarter move. Find out which option is right for you and your family. [ObamaCare and health insurance plans.](#)

- [HealthCare.gov](#) is the official site on the Affordable Care Act and the Health Insurance Marketplace. Ready to sign up for health insurance? Find your [State's health insurance marketplace now.](#)

- Any insurance plan that starts after 2014 must follow [new health insurance rules](#) and include Ten Essential Benefits. All health plans sold through the health insurance marketplace adheres to these rules.

- Policies issued before 2010 ("grandfathered" health plans) don't have to adhere to all the new rights and protections offered by the Affordable Care Act.

- ObamaCare takes measures to prevent all types of discrimination in regards to your right to health care. Factors such as pre-existing conditions, health status, claims history, duration of coverage, gender, occupation, and small employer size and industry can no longer be used by insurance companies to increase health insurance premiums.

- The only factors that can affect premiums of new insurance plans starting in 2014 are your income, age, tobacco use, family size, geography and the type of plan you buy. This applies to all plans sold through your State's health insurance marketplace.
- The amount of out-of-pocket costs your health plan covers can affect your rates. Plans that cover more out-of-pocket costs like deductibles, coinsurance, and copayments also have higher premiums.
- Starting 2015 in some States smokers can expect to pay up to 50% more than non-smokers for the same health plans. Subsidies are given before being charged a "tobacco surcharge" meaning that smokers could find affordable insurance being unaffordable. Get the facts on [ObamaCare and smokers.](#)
- the Affordable Care Act includes a major focus on wellness including funding for programs that educate the public on health and wellness and new rules for employer wellness programs.
- The ObamaCare "employer mandate" has been delayed until 2015. [Get the facts on the "employer mandate."](#)
- Employers can use the [SHOP marketplace](#), a part of the health insurance exchange, to purchase affordable coverage for their workers saving employers up to 50% of low to moderate earning workers premiums in the form of tax credits.
- Get the facts on how [repealing or defunding ObamaCare](#) will affect the country.
- **Did your health insurance premium go up?** The fact is ObamaCare enacted a number of consumer protections,

including a rate review provision, where insurance companies have to justify rate hikes above 10% to your State and post details online immediately. Yet, many Americans are still seeing their premiums rise at alarming rates. Learn more about [ObamaCare Insurance Premiums](#).

- ObamaCare is the first step toward true health care reform in the US. **The fact is about 60 percent of all personal bankruptcies in the US are related to medical bills.** The health care law helps protect you from medical bankruptcy by ending annual & lifetime limits. Find out more [Health Care Facts](#).

- Other insurance reforms to curb the cost of premiums are already in effect as well. These include a Medical Loss Ratio policy and other accountability measures. Many more protections go into effect in 2014. So far, the average insurance premium has gone down. Americans saved \$2.1 billion due to the new ObamaCare consumer protection provisions in 2012 alone.

- ObamaCare means 21 new taxes. Get the facts on how they will affect you, your family and your business. [ObamaCare Taxes Facts](#).

- ObamaCare states that “affordable insurance” means paying no more than 8% of your annual income on or 9.5% of family income if insurance is obtained through an employer. Please note ObamaCare does not guarantee “affordable insurance”.

- ObamaCare provides lower prescription drug costs for people on Medicare.

- ObamaCare provides free preventive women’s services, including mammograms, as one of the 10 essential benefits covered under every new insurance plan.

- Young, healthy Americans and those making above 400% of the FPL are projected to pay more for insurance while many others are projected to pay significantly less.
- ObamaCare ensures that there are no out-of-pocket costs on patients receiving mammograms and colonoscopies which are two of the most widely used forms of preventive health care.
- ObamaCare reforms and expands Medicaid to over 15 million of our nation's poorest. That's 6.1 million less than the last estimate due to States opting-out out of providing coverage, despite 100% federal funding for the first 3 years and 90% thereafter. ObamaCare Medicaid Expansion.
- States will have to spend millions on Medicaid over the next ten years regardless of whether they implement Medicaid Expansion. However, states that do implement ObamaCare's Medicaid Expansion will reap billions in additional federal dollars.
- As a direct cause of Texas opting-out of Medicaid expansion over a million Texans will go without health insurance in 2014. This includes In 2010 25% of Texans didn't have access to health insurance this includes 1,247,300 children. Many of the State's who opted out have the highest uninsured rates in America.
- ObamaCare's new Medicare Value-Based Purchasing Program means hospitals can lose or gain up to 1% of Medicare funding based on a quality v. quantity system. Hospitals are graded on a number of quality measures related to treatment of patients with heart attacks, heart failures, pneumonia, certain surgical issues, re-admittance rate, as well as patient satisfaction. ObamaCare Medicare

- ObamaCare's insurance reform helps to insure millions of Americans each year. 48.6 million Americans went without insurance during all of 2011, compared to 49.9 million in 2010. The rate of uninsured decreased from 16.3% to 15.7%, the biggest percentage drop since 1999 due to the Affordable Care Act.
- Obamacare mandates that Medicaid payments be raised to the same level Medicare pays doctors. While it varies from state to state, primary care physicians will see an average 73% pay increase. This will make it easier for new Medicaid recipients to find doctors willing to take Medicaid.
- 25 States have opted out of setting up a State Run Health Insurance Exchange. This leaves the federal tax payer responsible for providing care for their constituents. 19 are running State Exchanges, while 7 have set up Joint State / Federal Exchanges. Find out more about [ObamaCare's State Run Exchanges](#)
- ObamaCare makes it illegal for health insurance companies to terminate coverage for any reason other than customer fraud.
- ObamaCare provides \$20 billion in tax credits for as many as 4 million Small Businesses to offset the cost of purchasing insurance on the Health Insurance Exchanges.
- Medicare and Medicaid both help to prevent "price gouging" by hospitals. ObamaCare's reforms strengthen these protections.
- Only the top 3% of small businesses will have to pay the additional 0.9% ObamaCare Medicare tax increase.
- Only 0.2% of businesses have over 50 full-time equivalent employees and don't already offer insurance to full-time

workers. Providing these folks with insurance is the only “employer mandate” in ObamaCare.

- Over half uninsured Americans are small business owners, employees or their dependents. [Learn the Truth Behind the ObamaCare Small Business Taxes, How They Affect America’s Biggest Job Creators.](#)

- Want single payer? By 2017, states will be able to get a waiver to set up their own approved health care solution, as long as it meets the standards of ObamaCare.

- The CBO estimates 19 million Americans (of the 23 million estimated to use the exchange) will receive Tax Credits to Purchase Insurance on the Exchanges.

- Due to Tax Credits and up-front assistance, Americans making less than 400% of the Federal Poverty Level (roughly \$88k for a family of 4) could see up to a 60% reduction in the cost of health insurance premiums.

- Uninsured Americans cost the American healthcare system an additional \$49 billion each year. Only 12% of uninsured families pay their hospital bills in full, this includes families making over \$88k a year. These costs affect the rising cost of insurance premiums; ObamaCare helps to reduce this spending drastically.

- The cost of insurance premiums must be 8% or less of your modified adjusted gross income, when insurance goes on sale via the health insurance exchanges in 2014, to be considered affordable.

- ObamaCare allows newly insured Americans to choose any available participating primary care provider, OB-GYN, or pediatrician in their health plan’s network, or emergency care outside of the plan’s network, without a referral.

- ObamaCare prevents insurance companies from limiting the number of benefits a customer can receive in their lifetime.
- Members of Congress will purchase their health care through the health exchange like the rest of us (who chose not to opt out and pay a tax, are covered by Medicaid or choose to stay on their existing insurance) [Get more facts about the ObamaCare Insurance Exchange](#)
- In 2011, ObamaCare helped around 86 million Americans use free preventive services that had previously been subject to co-pays or deductibles.
- ObamaCare aims to improve community health care centers in an effort improve health care for those who cannot afford private health care.
- ObamaCare doesn't increase the deficit. It is projected to cut the deficit by over a trillion dollars over the next two decades.
- ObamaCare offers countless benefits and protections that have been rolling out since 2010 and continue into 2022. Find out more about the [Benefits of ObamaCare](#)
- In 2013, American employers with 25 or less full-time employees may receive tax breaks of up to 35% (25% nonprofits) of the cost of their employees' insurance premiums. In 2014, it increases to 50% (35%).
- Employers with more than 50 full-time employees must insure their workers or pay a tax (like the current state run unemployment and workers compensation programs)
- ObamaCare won't cause 650,000 jobs to be lost as some of its detractors say (the number isn't even in the CBO