

“Patient Protection and Affordable Care Act”

(aka OBAMACARE)

We all agree that there is a problem with the American health care system. Skyrocketing costs of healthcare for those without insurance and the premiums for those with insurance is the main problem. Insurance has gone from its original intent, which was a pooling of risk to cover unforeseen major medical costs, to pre-paid medical. This has led to skyrocketing costs, bureaucrats interfering with medical decisions, and some citizens becoming uninsurable.

Under Obamacare the federal government can tax you for not buying what they deem you need, tell insurance companies what to sell and to whom, and tell doctors how & *if* to treat patients. *If allowed to be fully implemented it will lead to rationing, especially for the disabled and the elderly.*

Does OBAMACARE fix it? Or make it worse? Are there other solution

Obama Promised

- If you like your doctor, you can keep your doctor.
- If you like your health care plan, you can keep your health care plan.
- Your insurance costs will go down.

Broken Promises

- Nearly half of all physicians are seriously considering leaving practice.
- Due to Obamacare mandates many insurance companies have already stopped offering individual plans in certain states.
- On average the cost of health insurance has gone up and is predicted to go even higher.

“It is amazing that people who think we cannot afford to pay for doctors, hospitals, and medication somehow think that we can afford to pay for doctors, hospitals, medication and a government bureaucracy to administer it. “

Thomas Sowell

The Supreme Court Decision

- The Obamacare mandate was found to be constitutional as a *TAX* on those who chose not to buy insurance.
- The federal government cannot bully states into setting up insurance exchanges.

As a Result

- For someone who is healthy, paying the tax penalty will be cheaper than buying insurance, and you can always buy insurance when you get sick. *Eventually, this will bankrupt insurance companies.*
- Employers may also find that paying the penalty (aka Tax) is cheaper than offering insurance. *Many will lose their employer provided insurance.*
- Some states, like Illinois, will set up insurance exchanges, others will not. *Thus, millions will remain uninsurable.*
- The federal government helps pay to set up the state exchanges, but in 2014 the financial responsibility is shifted to each state. Illinois can't pay its' bills now – what will our state do when federal funding for insurance exchanges ends?

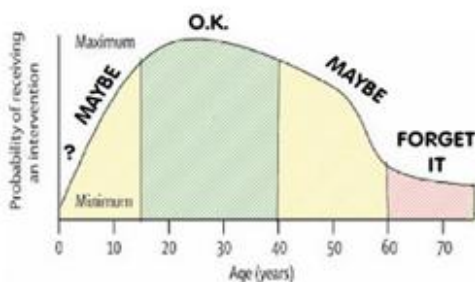


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Independent Payment Advisory Board - IPAB will still stand, with its rationing power.

- ♥ These 15 unelected officials are mandated to reduce healthcare spending for the elderly – their decisions instantly become law without a vote or a discussion.
- ♥ Value-based payments, quality reporting requirements, and government comparative-effectiveness boards will dictate how doctors practice medicine.
- ♥ Written by Obama's 'car czar'. "Here you go folks - Sorry - your aging parent doesn't get treatment. Special needs? No 'community value' to their life. Ask IPAB." (see chart)



- ♥ More patients and fewer doctors operating under more government mandates means that all of us, including the poor, will suffer. As with most government administered programs, the administrative costs are high and the benefits offered to the participants are limited.

Access to Medical Care

- ♥ Adding more insured patients, without any new doctors, will lead to a shortage of doctors.
- ♥ Payment reductions to Medicare providers and Medicare Advantage plans will cause more and more physicians to stop seeing Medicare patients, exacerbating access problems.
- ♥ Most Illinois doctors already refuse to see new Medicaid patients. Dumping thousands of new participants into the Illinois Medicaid program will not find them a doctor. These low income or disabled people will end-up in lines at the emergency room receiving high priced care because nobody else will take them.
- ♥ Studies revealed that surgical patients on Medicaid are 50% to 97% MORE LIKELY TO DIE than those with private health insurance. Why? Because they receive less follow up care.

Health Care Cost

- In 2009 there were 279 health insurance mandated benefits, after Obamacare there are 2,318, all of which drive up costs.
- The CBO has raised its cost estimate for the law to \$1.76 trillion over ten years, but that is only the opening bid as more and more people lose their job-based coverage and flood into taxpayer-subsidized insurance.
- The US federal government borrows 40¢ for every \$1.⁰⁰ it spends. Our children will be given the bill.

Taxes

- Obamacare contains 21 new taxes totaling \$1.08 trillion that will hit medical innovators, health insurance, and even the sale of your home.
- One estimate says that ¾th of the new taxes will be paid by middle income families.
- The IRS is hiring 16,500 federal enforcement agents to collect the Obamacare taxes.

Obamacare ends Medicare as we know it

- ObamaCare cuts \$818 billion from Medicare Part A (hospital insurance) from 2014-2023, the first 10 years of its full implementation, and \$3.2 trillion over the first 20 years, 2014-2033. Adding in ObamaCare cuts for Medicare Part B (physicians' fees and other services) brings the total cut to \$1.05 trillion over the first 10 years and \$4.95 trillion over the first 20 years.

Health care markets have not been a free market for a long time.

- The state and federal government have been price fixing and imposing regulations and mandates on the health care industry for decades.
- Medical malpractice suits are out of control.

Uninsured

- CVO estimates 30 million will remain uninsured after Obamacare is fully implemented.

Possible Solutions (Repeal & Replace)

- Allow the sale of insurance across state lines (Let the market work)
- Tort (lawsuit) reform
- Extend HIPAA portability to individual insurance (people with preexisting conditions who lose their group coverage will qualify for individual coverage)