

Obamacare Sticker Shock

By [Stephen Lendman](#)

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Obama sold smoke and mirrors. He makes used car salesmen look respectable by comparison. His Affordable Care Act (ACA) provides unaffordable coverage.

Millions of households have to pay 40% or more out-of-pocket. It's for co-pays and deductibles. It's on top of costly premiums.

Coverage for 50-year-olds making \$46,100 is \$10,585. Co-pays and deductibles add up to another \$6,250.

Healthcare in America is double its cost in other developed countries. It's increasingly less affordable. Little is done to constrain annual price hikes. It wasn't always this way. A previous article explained.

In 1960, healthcare as a percent of GDP was 5.1%. In 2002, it was 15%. In 2011, it was 17.9%. By 2020, it'll exceed 20%.

Between 1960 and 2009, average annual healthcare spending rose from \$147 per person to \$8,086. It reflected a 55-fold increase.

In inflation-adjusted 2010 dollars, it increased annually from \$1,082 to \$8,218 – a 7.6-fold rise.

In 1942, Christ Hospital, NJ charged \$7 per day for a maternity room. Today it's \$1,360.

In 1980, a typical US hospital room cost \$127. Today it's multi-times higher.

A 2011 survey of 11 Ohio hospitals found daily hospital room prices ranged from \$688 – \$2,425. Cost averaged \$1,393. The median price was \$1,322.

ACA escalates costs higher. Doing so prices millions out of expensive care when it's most needed. Others will get much less than they expected.

They can get whatever they want by paying for it out-of-pocket. Most households can't do so.

Over 23% of Americans are unemployed. Rigged Department of Labor numbers claim otherwise.

Most others are underemployed. Main Street is suffering from protracted Depression level conditions.

Most working Americans live from paycheck to paycheck. They barely earn enough to get by. Many can't do so without help. Safety net protections are being cut. Millions of working

households are impoverished.

They can't afford anything more than bare bones healthcare. It leaves them woefully uninsured or underinsured against catastrophic illnesses.

Insurers and other predatory providers game the system for profit. Healthcare is a fundamental human right.

Obamacare commodifies it more than ever. It's a huge provider giveaway. It shifts costs unfairly to consumers. Healthcare giants wrote the law that way.

Obama asked them to draft legislation Congress would pass. It's one of the all-time greatest scams. It makes consumers pay for what insurers should provide. For them it's the holy grail. For ordinary people it's a matter of life, debt or death.

ACA rips off Americans. It's a healthcare rationing scheme. It offers inadequate or unaffordable coverage. It scams instead of protects. It leaves millions uninsured entirely. It leaves America's most disadvantaged in no-man's land.

It's part of Obama's plan to destroy social America. He's in lockstep with Republicans and most Democrats. They want it entirely eliminated.

They want it dismantled piece by piece. They're turning America into a dystopian backwater. It's no longer fit to live in.

Depriving people of healthcare when most needed is a crime against humanity. Add another to Obama's rap sheet.

Prepare for sticker shock. America's media noticed. On October 13, the [Chicago Tribune](#) headlined "Obamacare deductibles a dose of sticker shock."

If "33-year old single father (Adam Weldzius) wants the same level of coverage next year he has now with the same insurer and the same network of doctors and hospitals, his monthly (\$233) premium will more than double."

"If he wants to keep his monthly payments in check, (he's) looking at an annual deductible for himself and his 7-year-old daughter of \$12,700."

It's triple the \$3,500 he's currently paying. Many Illinoisans face the same dilemma. They'll pay thousands more dollars next year for coverage. Most will get less bang for the buck.

A Tribune analysis showed 21 of the 22 lowest cost Cook County Illinois exchange plans have annual individual deductibles exceeding \$4,000 for individuals and \$8,000 for families.

Consumers must pay these costs before insurance benefits begin. They're much higher than what millions can afford. They're not what they expect or deserve.

Suburban Chicago insurance broker Rich Fahn calls Obamacare a "major sticker shock for most of my clients and prospects."

"I'm telling (them) that everything they know historically about health plans has changed."

“They either have to pay more out-of-pocket or more premiums or both. It’s an overwhelming concern.”

It’s impossible for millions to cope. They’re priced out of vital care.

Cook County plans with cheapest monthly premiums have deductibles up to \$6,250 for individuals and \$12,700 for families. It’s the maximum Obamacare allows.

On October 26, the [Los Angeles Times](#) headlined “Some health insurance gets pricier as Obamacare rolls out.”

Californians “are discovering what Obamacare will cost them – and many don’t like what they see.”

Sticker shock confronts them. “(E)xperts say sharp price increases have the greatest potential to erode public support.”

Some households may forego coverage. Penalties are cheaper than having it. Defections in large enough numbers could cause rates to skyrocket more than already.

Anthem Blue Cross president Pam Kehaly got a letter from an irate policy holder. She “was all for Obamacare until (she) found out” she faces a 50% rate hike. It’s before huge deductibles and co-pays.

Obama’s “(i)f you like your plan, you can keep it” was one of his many lies. His verbatim 2009 promise was:

“So let me begin by saying this: I know that there are millions of Americans who are content with their health care coverage. They like their plan and they value their relationship with their doctor.”

“And that means that no matter how we reform health care, we will keep this promise: If you like your doctor, you will be able to keep your doctor. Period.”

“If you like your health care plan, you will be able to keep your health care plan. Period. No one will take it away. No matter what.”

He lied! Insurers are canceling millions of policies. They don’t comply with Affordable Care Act (ACA) provisions. They involve much higher costs.

According to healthcare expert Bob Laszewski, about 16 million Americans will lose their current coverage because of Obamacare.

Rules are very complex. Older grandfathered plans must comply with stringent rules.

“(I)f you had an individual plan in March of 2010 when the law was passed and you only increased the deductible from \$1,000 to \$1,500 in the years since, your plan has lost its grandfather status and it will no longer be available (when it’s) renewed in 2014.”

“Millions of people are now receiving letters from their carriers saying they are losing their current coverage and must re-enroll in order to avoid a break in coverage and comply with the new health law’s benefit mandates – the vast majority by January 1. Most of these will be seeing some pretty big rate increases.”

Obama promised lower ones. At a February 2008 Columbus, Ohio campaign stop, he said:

“We are going to work with you to lower your premiums by \$2,500.”

“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.”

At yearend 2012, premiums were about \$3,000 higher. It's a \$5,500 differential.

Annual increases are certain. Healthcare already is unaffordable for millions. Many more will be priced out ahead.

At best, they'll get inadequate bare bones coverage. At worst, it'll be too little to matter when it's most needed.

On March 23, 2010, Obama signed ACA into law. Insurers began hiking premiums accordingly.

In 2011, they rose 9.5%. Experts attributed much of the hike to Obamacare. It assures escalating higher prices. Federal mandates increase them dramatically. Consumers bear the cost.

So far, about 1.5 million Americans lost coverage. Millions more will without plans complying with Obamacare mandates.

Most Americans will be way underinsured because plans offering proper coverage are unaffordable.

Employers are substituting part-time/temp workers for full-time ones. Doing so lets them cut or eliminate healthcare coverage.

It forces employees to buy their own. Sticker shock awaits them. Serious illness may kill them. Fast food healthcare doesn't work.

What good is insurance forcing policy holders to pay for treatments they can't afford? Obamacare works for providers, not people.

It's lose-lose for them. It forces them into coverage. It doesn't work when most needed. It leaves them high and dry on their own.

It makes healthcare increasingly less affordable. Incomes have been stagnant for decades. They don't keep pace with inflation.

It's rising far more annually than artificially rigged low numbers. Millions more will be priced out of vitally needed care. Inability to get it assures pain, suffering and death.

A Final Comment

On August 22, 2012, Illinois State Senate candidate [Barbara Bellar](#) summed up Obamacare in one notable sentence, saying:

“We're going to be gifted with a healthcare plan we are forced to purchase, and fined if we don't, which purportedly covers at least 10 million more people, without adding a

single new doctor, but provides for 16,000 new IRS agents, written by a committee whose chairman says he doesn't understand it, passed by a congress that didn't read it, but exempted themselves from it, and signed by a president who smokes, with funding administered by a treasury chief who didn't pay his taxes, for which we will be taxed for four years before any benefits take effect, by a government which has already bankrupted Social Security and Medicare, all to be overseen by a surgeon general who is obese, and financed by a country that's broke."

Note: Bellar's comments weren't entirely right. Social Security and Medicare aren't bankrupt. They work as intended. They've done so for decades. They're sound and secure if properly administered. They're targeted for elimination.

Bellar was close enough on most of what she said. She made her point.

She's a Republican. She's a former nun. She's a small business owner. She supports transparency, accountability and ethics reform in government.

She's no one's puppet, she says. She's an attorney and family practice physician.

She has a way with words. She treats patients "from cradle to grave, from diapers to diapers, from womb to tomb."

Her Obamacare summation went viral on YouTube. It didn't help.

She defeated her 2012 primary challenger. She lost decisively in November's general election.

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