

Obamacare Victims Should Give Republican Legislators Courage Of Convictions

By: Alfredo Ortiz

As Republican Senators try to coalesce around a so-called “skinny repeal” of Obamacare, consisting of repealing the individual and employer mandates, they’d be wise to remember what’s brought them to this point in the first place: the millions of Obamacare victims who have seen their premiums skyrocket and care options dwindle because of this deeply flawed legislation.

Keeping these victims in mind can give these legislators the courage of their convictions, which seem to have been undercut by an onslaught of fake news hyperbole about people losing coverage, necessary to pass the repeal.

Last month, The Job Creators Network launched the website ObamacareHurts.com to collect personal stories of those who had been hurt by the legislation. It’s received over one thousand responses so far, and its video has been viewed over three million times.

While the stories differ slightly, the outlines and themes are the same: Hardworking taxpayers who had adequate insurance with doctors they liked were kicked off their plans, lost their doctors, and saw their premiums, deductibles, and co-pays roughly double because of Obamacare.

Stories of premiums that reach into the four figures are the norm. Deductibles close to five figures are also common. Many victims say their Obamacare costs are higher than their mortgage payments. All this from a law that was sold based on the promise that it would reduce costs by \$2,500 a year.

Some victims couldn’t afford their new healthcare costs and chose to forgo insurance and pay the associated fine. This often turned out badly, as some then got sick with

moderate conditions that progressed past the point of no return without treatment. Natalie in Port Wentworth, Georgia writes how her husband’s minor case of singles progressed to the point where it was too late to treat with anti-viral medication because Obamacare had left them without a doctor. As a result, her husband can no longer feel his face.

Other victims bit the bullet and paid the healthcare costs that were dramatically higher than their pre-Obamacare plans by scrapping their annual vacations or dipping into their meager retirement funds. Jennifer from Fairfax, Virginia hasn’t taken a vacation in five years because of the \$24,000 yearly price tag on her Obamacare plan. Nikki from Germantown, Tennessee explains how she’s had to drain her retirement savings to pay her \$1,276 monthly premium for her family’s Bronze plan.

Those who ponied up for Obamacare coverage were often in for more unpleasant surprises down the road. Many, such as Kathleen from Jacksonville, couldn’t find doctors or specialists who would treat them because of their Obamacare plans; others, like Felix from High Point, North Carolina, were on the hook for a portion of all costs even after their deductibles had been met.

All victims have one thing in common: They are part of the squeezed middle class. They don’t make enough money where they don’t have to worry about spending a few thousand extra dollars each year on healthcare. But they earn too much to use the subsidies that Obamacare offers. Many chafe at the fact they must also fund – directly or indirectly – the dozens of Obamacare-related

taxes to pay for subsidized care.

The evidence of harm isn’t just anecdotal. A new Health and Human Services report shows premiums in the individual market have doubled since 2013, the year before the ACA took effect. The average Bronze plan’s annual deductible is now \$12,400, with average family premiums at \$6,000. For many young and healthy Americans, these costs are worse than having no coverage at all.

Passing the skinny repeal would help to address these inflated costs. Eliminating the individual and employer mandates will force insurers to innovate to create policies that consumers actually want to purchase – just like the DMV would be forced to improve its notoriously poor service if it became legal for drivers to get licenses somewhere else.

Even better would be to eliminate Obamacare requirements for what health insurance must cover. Currently, dozens of so-called “essential health benefits” like maternity care, fertility treatments, and obesity screening drive up the cost of care — especially for those who just want a bare-bones and inexpensive plan that covers basic services and catastrophic costs. The market, not government, should determine what services health insurance covers.

Perhaps there’s still time to add a provision eliminating essential health benefits to a skinny repeal. But even the anorexic one now being considered is better than nothing. Legislators just have to listen to the Obamacare victims and not the media when casting their vote.

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