

HOW AMERICANS CONTINUE TO FACE DIFFICULTY ACCESSING QUALITY HEALTH CARE

RISING COSTS

IL

Michael's (Illinois) wife lost her job shortly after the ACA was implemented. Despite not working, she continued to pay for her insurance policy until it was cancelled. She was then informed that she **had to pay back \$2,200 in subsidies** and was **enrolled in Medicaid**. Michael's health insurance now costs more than his mortgage, with premiums surging to 150% and a 1000% deductible increase, and can **no longer afford to go to the doctor**. He is now considering dropping his insurance and paying the penalty.

CA

Not only is *Susie's (California)* monthly premium under Obamacare more expensive than her mortgage, her insurance (Covered California) has repeatedly fought her for every procedure, ER visit and doctor bill she has incurred. Worst of all, Susie has an **arrhythmia problem** but cannot get the **cardiac rehab she needs** despite a recent incident of incapacitating palpitations which lasted for a day and a half. Susie says she truly doesn't think her insurance cares if she lives or dies. In her words, **"It's sick to be treated like an unworthy person when you are so sick."**

Barbara's husband purchased an ACA plan and they are struggling to pay the monthly payment. She had to put the **last payment** on a **credit card**.

VA

Sandra's (Virginia) Bronze-level plan costs her \$680 per month and has a \$6,200 deductible and a \$6,550 out-of-pocket maximum. As she puts it, "It is **not health insurance as I used to know it**. It is currently a mortgage payment and I **get nothing for it**." Sandra **does not go to the doctor** unless she has no choice.

Going to the doctor is no longer an option for *Chaeli* and her family. They currently pay \$5,200 annually through payroll deduction for a high deductible plan for herself, her husband, and her stepson. Her husband **has not seen a doctor in over 2 years**, even though he has **skin cancer spots**.

TX

Amanda from **Texas** saw her insurance premium jump to \$1,100 per month, a **52% increase**—and she still **must pay 100% of medical costs** until reaching **out of pocket**.

CA

Bill from **California** now pays \$1,365 per month for insurance in 2017, a **37% increase** from 2016.

TN

Greg from **Tennessee** now pays a whopping **\$40,230.24 annually** for health insurance. That equates to \$3,352.52 per month, \$773.65 per week, and \$19.34 per hour in a 40-hour week.

FL

Cindy is a retired Chiropractor from **Florida**. Before the ACA, she paid a \$325 monthly premium and had a \$1,000 deductible. Her plan was cancelled in 2013, and then was uninsured in 2014 because she could not find a plan that was affordable. In 2015, she purchased a Humana plan with a \$440 monthly premium—a **34% increase** from what she was paying prior to ObamaCare—and a **\$6300 deductible**—six times higher than what her deductible was before her plan was cancelled. In 2016, her monthly **premium increased again**, this time to \$548 per month.

FL

Before Obamacare, **Patty's (Florida)** health insurance was affordable with a \$1,440 annual premium, but her **costs have skyrocketed**. Her premium now costs **\$6,600 per year** with a **\$5,000 deductible**.

OK

Russ received a letter from his insurance company in 2016 notifying him that his monthly premium would jump from \$916 per month to \$1,137 in 2017, a **25% increase**.

Before Obamacare, **Villi** from **Hawaii** paid \$650 per month for health insurance with zero deductible. His **new monthly premium is \$2,109** with a **\$6,500 deductible**.

HI

Robbie, a minister at Lee's Summit First Church in **Missouri**, and his family of three paid \$469 per month for insurance in 2016. With a new baby on the way, their 2017 premium for the same plan is \$754, a **60% increase**. In his words: "Last year was a really nice car payment, right? This **next year's premium is a house payment.**"

MO

Lynn decided to forgo health insurance in 2017 after learning her monthly premium would **skyrocket** from **\$599 to \$1,999**.

Olga's insurance **increased by 40%** as of January 2017.

KS

Jeff (Kansas) and his family of four now pay **\$1,450 per month** for health insurance. Before the ACA, they paid about **\$400 per month**.

MO

Darvin, a farmer in southwest **Missouri**, received a letter from his insurer notifying him that his monthly premium would increase by \$200 beginning in 2017. Additionally, he pays about \$300 each month on **medications for diabetes**.

As he put it: "I'm going to be paying **close to \$10,000** on my medicine and my insurance on a **\$20,000 income**."

KS

Before the ACA, *Mike* (**Kansas**) paid \$100 per month for insurance with an out-of-pocket maximum of \$2,500. When shopping for insurance for 2017, the least expensive HSA-compatible plan available to Mike had a monthly premium of **\$340** and a **\$6,500 out-of-pocket maximum**.

MI

Ken (**Michigan**) has **cerebral palsy**, and his wife and twin children have **brittle bone disease**. Their costs increased 300% under the ACA, **forcing** the family to **take out loans** and return to work while on disability.

TX

Katt from Texas went from paying \$1,054 for her child's insurance in 2016 to almost \$1,700 in 2017, a **61% increase**.

KS

At one time, *Kim* from **Kansas** had several insurance carriers from which to choose. Now she is limited to two major carriers and a smaller carrier which has limited its number of enrollees. The **choices for 2017 are horrible**. In 2013, Kim carried a policy with a Health Savings Account and a \$5000 deductible which cost \$188 per month despite two age-related pre-existing conditions. To keep her doctor and an HSA, the plan now would cost **\$800 per month**, with **annual out-of-pocket totals** jumping to **\$6550** per year.

NY

For *Debby* (**New York**), insurance rates have jumped from \$358/month to \$667/month, an **86% increase**. Plus her co-pay for drugs went up. Her **blood pressure meds** now cost another \$45/month.

KS

Victor (**Kansas**) is single man whose rate went from **\$50** in 2009 to **\$384** in 2017.

FL

Access to insurance hasn't guaranteed access to care for people like *Gary* (**Florida**) and his wife. They earn about \$65,000 but pay \$550 per month for insurance and have a \$6,500 deductible. **Despite spending thousands** per year on insurance, they **can't afford to go to the doctor**.

NARROWING NETWORKS

CA

Noam's (California) plan did **not cover a \$16,000 surgery** she needed to treat a seriously **herniated disc**. She had no choice but to put the cost of the surgery on **two credit cards**.

GA

Ivy (Georgia) and her family **lost access to their doctors**. They **now pay \$1,187** each month for insurance with a **\$12,900 deductible**. Before Obamacare, they paid \$649/month.

NH

Nancy (New Hampshire) must **drive over an hour** for her routine **thyroid cancer** and **high blood pressure** tests even though there is a hospital just minutes from her home. Nancy's options are limited because New Hampshire's lone insurance company **reduced the hospitals covered in its network** to keep costs down.

MI

Melody (Michigan) had insurance through her employer, but still struggled to **afford the treatment** she needs for a **birth defect** requiring surgery, medication, and physical therapy. According to Melody, "**It takes hours to find a provider** that's not an hour away, that accepts my insurance and can also see me for my particular condition." Melody needed a routine cortisone shot for her arthritic foot a few months ago, which usually cost her about \$40. Imagine her shock when she learned the shot would now cost her **\$832.96**.

PLAN CANCELLATIONS

Sue is currently in remission from **stage 3 cancer** and her health coverage was just **cancelled for the third time**.

AZ

Before Obamacare, Sharon from **Arizona** paid \$300 a month for health insurance and had low copays for prescriptions. Then, like millions of other Americans, her **plan was cancelled**. Then when applying for a 2016 plan, the lowest priced plan she could find was \$750 per month with a \$6750 deductible and her pharmaceuticals were \$650 per year. But thankfully she had a small business when she applied so her company deductions helped her qualify for a subsidy to drop her premium below \$200. She sold her business in 2016 at the first of the year, so when she filed for her taxes she had to pay the subsidy up to the maximum for 2016. In 2017 when she moved to a **county with only one carrier** that had so many complaints that her doctor nor hospital would take them, she chose not to pay their \$1150/month premium and selected a limited benefit hospital only plan taking her chances as a **breast cancer survivor**. Strangely, Blue

Cross Blue Shield still has NOT cancelled her policy from 2016 though she has called numerous times to healthcare.gov who must authorize the cancellation. They told her they cannot process it until she enrolls in the marketplace for 2017. She tried to explain that she no longer even lives in their coverage area. The cancellation alone **has been a nightmare.**

AZ

Kim from **Arizona** has had her health insurance **cancelled three times** since the ACA was passed. The second time this happened, she purchased a United silver PPO plan and lost her trusted primary care doctor and dermatologist. Then she was notified that this insurance plan would be cancelled in 2017. Even worse, she will only have **one insurer to choose from** in 2017. Kim is a small business owner who does not receive subsidies. She says she can afford to pay for a good plan, but none are available to her. The plans available have **limited networks** and **high deductibles.**

TX

DJ from **Texas** has had his insurance **cancelled three times now:** two times by UnitedHealthCare and once by Blue Cross.

KS

Rochelle from **Kansas** just had her **insurance cancelled in 2016.** While her new plan costs just \$50 more per month—a minor increase compared to others across the country—her deductible is much higher and she now has less coverage than before. In her words, **“I’m paying more for less.”**

NE

Pamela, a former dental hygienist from **Nebraska**, has had her insurance **cancelled four different times** now.

HOW THE ACA HARMS EMPLOYEES & IS A DISINCENTIVE TO WORK HARDER

CA

Chandra is a small business owner who lives in **California.** She and her husband receive a subsidy under the law, but this has forced them to **keep their income low** each month or risk losing the subsidy and having to pay \$1,500 per month for health care. In her words, **“Obamacare has killed our business** and made us government-dependents. Now when I talk to the health insurance people, there is **no talk about health...**it’s all about our income & tax return.”

MO

Jim, a **business owner** in **Missouri**, knows firsthand how the ACA really doesn’t help the employees and **only hurts** the employer’s ability to **hire and pay better salaries.**

CO

To stay under the **ACA's 30-hour-per-week** insurance coverage requirement, the University of **Colorado** Boulder **capped student employment** at 25 hours/week.

MO

In 2014, the year Obamacare took effect, **Warren** (**Missouri**) paid \$318 in monthly premiums. For 2017, he will pay an estimated \$716 each month. Warren is a veterinarian with 2 businesses and 65 part-time employees. Because of ObamaCare, Warren is **currently not hiring** and **cannot offer a group plan**.

HOW MEDICAID PRIORITIZES ABLE-BODIED ADULTS OVER THE DISABLED

AR

10-year-old Skylar (**Arkansas**)—who was born with **schizencephaly**, a rare neurological condition—had to have surgery to relieve pressure on her brain. A Medicaid waiver would help with Skylar's tremendous transportation and at-home expenses, but sadly, she **fell one hundred slots to number 754** on Arkansas's **Medicaid waiver waiting list**. The Medicaid expansion **strains resources** meant for people like Skylar.

KS

Beverly (**Kansas**) is a health care expert and an independent health insurance agent who has written private and group plans in 24 states for 14 years and helped pioneer HSAs. Beverly has worked with many clients who have suffered under the ACA, including **one mother of three** who had a plan she and her husband liked before the ACA, but the high premiums sent them to the Exchange where they were **forced to put their children on Medicaid**. In her words, "I cried. These are things that I never wanted. We really had no choice. It is hard for me to walk into the office of our pediatrician and hold my head up high. I do not look down on others for needing assistance, but it is something that we have never needed. I wish I could pay for my children's medications when they are sick, (something that my husband and I have ALWAYS been able to do on our own) but that **choice was taken from me.**"