



Written by [William F. Jasper](#) on October 25, 2013

ObamaCare Causing Millions of Americans to Lose Their Current Health Plans

As many as 16 million Americans with individual health insurance are likely to lose their existing plans under the Affordable Care Act (ACA), more commonly known as ObamaCare, says Robert Laszewski, a top healthcare consultant. And the options they will be forced to choose from to replace their plans will be more costly. Laszewski, who is widely followed and quoted in healthcare and insurance circles, first made this statement in his health policy blog on October 17. He [wrote](#):



The U.S. individual health insurance market currently totals about 19 million people. Because the Obama administration's regulations on grandfathering existing plans were so stringent about 85% of those, 16 million, are not grandfathered and must comply with Obamacare at their next renewal. The rules are very complex. For example, if 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 to you when it would have renewed in 2014.

"These 16 million 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," said Laszewski. "Most of these will be seeing some pretty big rate increases," he noted.

The prospects of widespread rate hikes have been public knowledge for months, though the "mainstream" media, which have overwhelmingly favored ObamaCare, predictably, have not publicized this inconvenient truth.

On May 13, 2013, the U.S. House Committee on Energy and Commerce released a study entitled "[The Looming Premium Rate Shock](#)," which provides actual insurance company analyses of expected premium hikes owing to the ACA. According to the committee's findings, "consumers purchasing health insurance on the individual market may face premium increases of nearly 100 percent on average, with potential highs eclipsing 400 percent." Meanwhile, "small businesses can expect average premium increases in the small group market of up to 50 percent, with potential highs over 100 percent." These are just a few of the grim realities mentioned in the report.

However, statistics are just beginning to trickle in on the millions of currently insured consumers who face loss of their coverage due to ObamaCare. Aetna, the third largest U.S. health insurer, has pulled out of healthcare in several states, choosing not to participate in the state ACA exchanges, owing to concerns that they would not be able to offer plans that would be "financially viable." A Reuters report in August noted that Aetna had opted out of New York, Maryland, Ohio, Georgia, and Connecticut, and was considering other states as well. In September, Aetna announced that it was also withdrawing its



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application to participate in the ACA exchange in New Jersey.

Kaiser Health News reported on October 21, 2013 that many insurers have begun sending notices of cancellation to policy holders, due to ACA requirements. According to Kaiser:

Florida Blue, for example, is terminating about 300,000 policies, about 80 percent of its individual policies in the state. Kaiser Permanente in California has sent notices to 160,000 people - about half of its individual business in the state. Insurer Highmark in Pittsburgh is dropping about 20 percent of its individual market customers, while Independence Blue Cross, the major insurer in Philadelphia, is dropping about 45 percent.

Forbes reported on October 24 that more than 500,000 individuals have had their policies canceled — in just three states. *Forbes* contributor Josh Archambault [wrote](#):

This week the reality of the ObamaCare roll-out appeared in a set of news stories that serve as an ironic juxtaposition. Over 500,000 individuals have seen their insurance policies cancelled in just 3 states. In all 50 states, only 476,000 applications have been “filed” in an exchange. (Even though we are still learning the true definition of “filed.”)

“Let me be exactly clear...” — Obama

At a rally in Holmdel, New Jersey, on July 16, 2009 President Obama reiterated his pledge that was a centerpiece of his “affordable health care” plan. “Let me be exactly clear about what healthcare reform means to you,” the president told residents of the Garden State. “First of all, if you’ve got health insurance, you like your doctors, you like your plan, you can keep your doctor, you can keep your plan. Nobody is talking about taking that away from you.”

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