



Written by [Jack Kenny](#) on September 23, 2013

## ObamaCare May Bring Lower Premiums, But With Fewer Choices

House Republicans seeking to “defund” ObamaCare may find more ammunition for that battle in reports that the lower premiums expected from the insurance exchanges, created under the Affordable Care Act, will be accompanied by fewer choices of doctors and hospitals.

“From California to Illinois to New Hampshire, and in many states in between,” the *New York*

*Times* [reported](#) Monday, “insurers are driving down premiums by restricting the number of providers who will treat patients in their new health plans.” In many cases healthcare providers included in the exchange networks will be paid less than they currently receive. A tighter, narrower network of doctors and hospitals is expected to hold down costs.

“That can be positive for consumers if it holds down premiums and drives people to higher-quality providers,” Adam Linker, a health policy analyst at the North Carolina Justice Center, told the *Times*. “But there is also a risk because, under some health plans, consumers can end up with astronomical costs if they go to providers outside the network.”

Insurers setting up exchanges excluded major medical centers in California, Illinois, Indiana, Kentucky, and Tennessee, among other states, according to a new study by the Health Research Institute of the consulting company PricewaterhouseCoopers. “Doing so enables health plans to offer lower premiums,” the study said. “But the use of narrow networks may also lead to higher out-of-pocket expenses, especially if a patient has a complex medical problem that’s being treated at a hospital that has been excluded from their health plan.”

Cigna is following a similar strategy in the exchanges in which it plans to participate next year in Arizona, Colorado, Florida, Tennessee, and Texas, a spokesman for the company told the *Times*. Blue Shield of California said its network for the exchange will include 30,000 doctors and 235 hospitals in the nation’s largest state, but not the five medical centers at the University of California or the Cedars-Sinai Medical Center near Beverly Hills. Daniel R. Hawkins Jr., a senior vice president of the National Association of Community Health Centers, said insurers have shown little interest in including the association’s 9,000 clinics, even though they serve, “low-income, working class uninsured people,” who are expected to be the main beneficiaries of the program.

Dr. Bruce Siegel, the president of America’s Essential Hospitals, said some of the health plans cover only selected services like trauma care, or offer what he called “rock-bottom payment rates.” He told





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the *Times* insurers were telling his member hospitals: “We don’t want you in our network. We are worried about having your patients, who are sick and have complicated conditions.”

Anthem Blue Cross and Blue Shield, the only commercial insurer offering health plans in New Hampshire, has excluded 10 of the state’s 26 hospitals from the health plans that it will sell through the insurance exchange in the Granite State. Monadnock Community Hospital in Peterborough is among healthcare centers left out.

“Many consumers will have to drive 30 minutes to an hour to reach other doctors and hospitals,” said Peter L. Gosline, the hospital’s chief executive. “It’s very inconvenient for patients, and at times it’s a hardship.”

“The people of New Hampshire are really upset about this,” Andy Sanborn, a Republican state senator who chairs the senate’s Commerce Committee, told the *Times*, which noted that complaints about the exchanges “echo some of the criticism that sank the Clinton administration’s plan for universal coverage in 1993-94.” One major difference: “Hillary Care” never made it to a vote of the House or Senate. The Affordable Health Care Act — ObamaCare — became law in 2010 and remains in effect. It’s repeal is not likely to come, if ever, until Republicans win both houses of Congress and put one of their own in the White House. That will be 2017 at the earliest.



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