



ObamaCare Set to Leave More People With Fewer Options in 2017

The Affordable Health Care Act (ACA) and the disaster which has become the U.S. healthcare system seem poised to do the unthinkable and take yet another turn for the worse — a turn which will undoubtedly leave more people across the nation with fewer health insurance options. Insurance exchange enrollment across the nation for the ACA, commonly known as ObamaCare, is less than half of what was forecast. As insurance companies suffer losses from the low enrollment, they are electing to withdraw from many markets across the nation — markets which are costing them money.



In a report released by the Kaiser Family Foundation, author Cynthia Cox, who studies the ACA, health care reform, and private insurance, estimates that in 2017 as many as 30 percent of counties across the United States could have but a single option on their health exchanges-plans offered by insurance companies which have been forced to take another look at their bottom line and adjust prices accordingly. A far cry from President Obama's estimates when he stated in 2009:

This exchange will allow you to one-stop shop for a health-care plan, compare benefits and prices, and choose a plan that's best for you and your family. You will have your choice of a number of plans that offer a few different packages, but every plan would offer an affordable, basic package.

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As insurance companies suffer massive losses and choose to stop the financial bleeding by simply opting out of markets across the country, the combination of low enrollment and lack of competition is proving that not only was the president wrong concerning the likelihood of a "number of plans," but he was wrong also concerning the prospect of an "affordable, basic package."

In the article "[The Right Lessons from Obamacare's Meltdown](#)," former Texas representative Ron Paul said,

If Obamacare continues on its current track, most of America may resemble Pinal County, Arizona, where no one can obtain private health insurance. Those lucky enough to obtain insurance will face ever-increasing premiums and a declining choice of providers.

For ObamaCare to succeed in any measure whatsoever, it must be profitable for the insurance companies. As insurance companies absorb the skyrocketing costs associated with clients who have expensive preexisting conditions, they need large numbers of healthy customers enrolled to offset the losses. As expected, those with preexisting conditions were quick to enroll in the Affordable Health Care Act. However, healthy people are weighing the skyrocketing premiums with enormous deductibles and choosing to face the fiscal penalty associated with a lack of insurance.



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Young people specifically are scoffing at the exorbitant costs increasingly associated with ObamaCare and healthcare insurance as a whole. Young adults, many of whom have never experienced a major illness, are choosing to gamble on continued health and pay the fine for lack of coverage — an amount which seems nominal compared with the enormous financial impact the “affordable” healthcare system would have on their bottom line.

In June of this year, the Obama administration disclosed a new plan to reach out to those who opted to pay the penalty for lack of insurance coverage. Relying on “more communication” between insurance companies and healthy individuals as well as demographic specific targeting, the administration will be fighting an uphill battle. Many of the individuals for whom a financial penalty was insufficient motivation to enroll in coverage are unlikely to change their minds simply due to “more outreach” on behalf of insurance companies or the government.

President Obama has used the challenges that the Affordable Healthcare Act has faced not to reevaluate the usefulness of the law and to consider its repeal (as he undoubtedly should); rather, he has used ObamaCare’s challenges to push the nation another step toward complete socialized medicine. Issuing a new call for a public insurance option, in an essay published in the *Journal of the American Medical Association*, Obama said:

Congress should revisit a public plan to compete alongside private insurers in areas of the country where competition is limited. Adding a plan in such areas would strengthen the Marketplace approach, giving consumers more affordable options while also creating savings for the federal government.

The very title of the Ron Paul article hits on that which President Obama is missing: He is missing the “right lessons.” Said Paul,

Unfortunately, if not surprisingly, too many are drawing the wrong lessons from Obamacare’s difficulties. Instead of calling for a repeal of Obamacare and all other government interference in the health care market, many are calling for increased penalties on those who defy Obamacare’s individual mandate in order to force them onto the exchanges. Others are renewing the push for a “public option,” forcing private companies to compete with taxpayer-funded entities and easing the way for the adoption of a Canadian-style single payer system.

The lessons Barack Obama and supporters of ObamaCare as a whole seem to be missing are not difficult, but they represent a departure from socialized medicine and toward a competitive free market instead. They begin with the federal government getting its nose out of places it does not belong — such as the healthcare industry. In this [article](#) reporting on the failures of ObamaCare, *The New American’s* Raven Clabough noted,

And while solutions to address ObamaCare’s problems have been offered by numerous presidential contenders, the best solution is ultimately for the federal government to adhere to the U.S. Constitution and bow out of the healthcare industry entirely. Government intrusion in healthcare is what has caused the very problems that led to calls for healthcare “reform” in the first place. True free market healthcare — which would allow customers to work directly with their physicians and offer competitive pricing and plans — would be far better for all Americans, including those who have difficulty affording insurance under today’s system.

Many advocates for socialized medicine — people without a sufficient understanding of free market economics — claim the Affordable Healthcare Act and the insurance companies participating in the



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exchanges simply need more time to work out the kinks. What the U.S. healthcare system needs is not for ObamaCare to be given more time, but rather for someone to simply pull the plug on a failing system founded on a socialist ideology.

What the healthcare system needs is unfettered competition in a free market.



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