

December 11, 2013

Andrew Malcolm opens up our day on healthcare with a post about how the young are abandoning the president just when they're needed to save the healthcare plan. You may have noticed over these past 2,501 days that Barack Obama likes to give speeches, sometimes two or more a day. It's better than Oval Office work. And on Wednesday the poor guy gave a particularly revealing one.

*He's increasingly desperate now, the president is. So desperate that he modestly likened ObamaCare to the suffrage struggle and to the civil rights movement, when he was growing up in Indonesia.*

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*On the other hand, everyone -- gals, guys, seniors -- gets free birth control coverage.*

*But here's the largest challenge for Obama's ObamaCare: He needs to ensure that 40% of all new enrollees are under 35 and willing to pay huge premiums for coverage they really don't need. ...*

American.com blog post says regardless of the PR effort, the healthcare site is not close to being fixed.

*Despite optimistic sound bites from the White House about improvements to HealthCare.gov, the President's health reform remains dysfunctional. The website now boasts that it can handle 50,000 users at a time. But HHS Secretary Kathleen Sebelius warns that there will still be delays and urges people to try in off-peak hours. That is an improvement over the complete failure of HealthCare.gov in October—but if amazon.com had that level of performance, it would not stay in business for long.*

*Even with a better-functioning website, the government is having trouble enrolling people in health plans. An anonymous source claims that 29,000 people selected a plan through the website on December 1 and 2. That does not mean they actually completed their application or paid their first month's premium. HHS still cannot accurately transmit applicant information to insurers, including state Medicaid programs.*

*This is a far more serious problem than it may seem. Five million people have had their current coverage cancelled because it did not satisfy ACA requirements. They are facing higher premiums and tighter provider networks, and they want to know what the government is offering just as much as the uninsured. During the week before Christmas, millions of people will try to purchase coverage through a web site that falls far short of private sector standards.*

*The result will be human and political calamity. Parents bringing their sick children into the doctor in January are liable to find that there is no record that they are covered by the insurance they think they have. People with chronic conditions going in for a long-delayed checkup may be handed a bill that was supposed to be covered by insurance. These stories will play out in every community across the country, permanently undermining public belief in big government solutions.*

**Noemie Emery** writes on why she thinks repair is impossible.

*... Most social policy involves the redistribution of money, and none of the plans mentioned above were immune from that. But the costs of these plans were funded by taxes, spread out over all of the country and, due to progressive taxation, fell hardest on those who could pay. Dispersed and proportional, the cost was accepted as moral and justified.*

*But the costs of Obamacare fall like a hammer on discrete groups of people who face hikes of hundreds of dollars in premiums in being forced -- by the collapse of their plans -- to go on exchanges. And most of these people are not rich. The pain was direct, and the pain was immediate, and the pain was communicated in the press and to Congress, where it was enough to force Obama into an improvised (and unworkable) program "fix" to keep 100 House Democrats from stampeding to the Republicans' side. And at the same time, the program costs more and causes people problems they never expected (and were promised they never would face).*

*The second big difference is that Medicare, et al, raised taxes on people, but otherwise left them alone. Obamacare isn't just costing people more money, it's vastly curtailing their medical choices in ways they perceive as a threat. They can't keep their doctors. They can't keep their hospitals. And some state exchanges produce "narrow networks" that put good doctors and hospitals out of their reach.*

*By threatening their lives as well as their budgets, Obama has created a huge class of losers, who statistically overrun the small class of winners and outweigh them in savvy, no doubt. "A significant minority of losers or self-perceived losers and a few high profile bad outcomes are more than enough to cause real political problems," as Kaiser Foundation head honcho Drew Altman informs us. They're not a minority, and they have, and they will. ...*

**Debra Saunders** says the next disaster will be "doc shock."

*"The bottom line is this law is working and will work into the future," President Barack Obama said of his signature Affordable Care Act on Tuesday. It would be easier to believe the president if he hadn't said in 2009, "If you like the plan you have, you can keep it. If you like the doctor you have, you can keep your doctor, too."*

*One million Californians who lose their individual plans in 2014 know that's not true; when many saw their new premiums, they experienced "sticker shock." Next comes "doc shock" -- the revelation that many folks also won't be able to keep their doctors.*

*Meet Chico, Calif., attorney Kenneth Turner. His wife found out that she has breast cancer two days before they received their cancellation notice. She's scheduled for surgery Dec. 20 and will hear the prognosis Dec. 30. Two days later, she loses the doctor who will have operated on her, as well as other doctors she has seen for decades. ...*

**The Hill** has more on the youth deficit.

*Mounting opposition to ObamaCare among young adults is creating a new crisis for the White House.*

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*Younger people were skeptical of the healthcare reform law even before its troubled rollout, despite their support for President Obama.*

*But polling indicates the problems facing HealthCare.gov — a site the administration initially touted as a hip, tech-friendly experience — have reinforced their doubts about the need to have health insurance at all.*

*"The trend is daunting for the White House but not necessarily surprising," said Pew Research Center Director Michael Dimock.*

*"Younger folks are part of Obama's base ... but the rollout confirmed concerns that were already in their minds."*

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*Even more troubling for the administration is that less than one-third of uninsured young people said they plan to enroll in coverage.*

*Without a large number of young, healthy people in the insurance exchanges, it could create a "death spiral" of high premiums that could threaten the long-term viability of the marketplaces. ...*

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## IBD

### [As his youth support craters, Obama craves their help saving ObamaCare](#)

by Andrew Malcolm



*Wait, why do I pay double for ObamaCare because I'm young and healthy?*

You may have noticed over these past 2,501 days that Barack Obama likes to give speeches, sometimes two or more a day. It's better than Oval Office work. And on Wednesday the poor guy gave a particularly revealing one.

He's increasingly desperate now, the president is. So desperate that he modestly likened ObamaCare to the suffrage struggle and to the civil rights movement, when he was growing up in Indonesia.

The litany of Obama gaffes, scandals, [under-achievements and downright deceits](#) is long and messy. And topped by this ongoing ObamaCare train wreck that worsens by the day.

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There are [many more problems to come](#). Premium shock; double the price for many. Deductible shock; most must soon pay the price of a used car before the policy kicks in. Next year thousands of employers will shorten shifts to get under the 30-hour threshold for health coverage and abandon company plans, whether employees like them or not.

On the other hand, everyone -- gals, guys, seniors -- gets free birth control coverage.

But here's the largest challenge for Obama's ObamaCare: He needs to ensure that 40% of all new enrollees are under 35 and willing to pay huge premiums for coverage they really don't need. In the scaled eyes of our nation's community organizer, that's a kind of civic patriotism.

That's because Obama's scheme isn't really about insurance and covering everyone; 30 million will remain uninsured even after scores of millions rebuild canceled policies at greater cost and these hundreds of billions of public dollars get spent. ObamaCare is really about redistributing income.

Young peoples' inflated premiums are meant to underwrite the far more expensive coverage of seniors, who have this habit of getting expensively sick on the way to dying.

Without these young, over-paying suckers, ObamaCare collapses under its own weight, like [Obama's own polls](#) beneath the burden of his empty promises.

So, Wednesday Obama set out to do the only thing he knows to do: Throw a couple thousand words at a hand-picked audience of youths recruited to sell ObamaCare to peers and family.

They looked enthused. Who wouldn't, summoned to the White House on a trumped-up presidential mission to salvage his south side?

Despite his admitted drug use, the 52-year-old Obama said he could remember being young and invincible. He mentioned himself 32 times, of course.

Said he didn't have an iPhone, but he'd heard about them. Acknowledged the new healthcare website was not "in tip-top shape."

The funniest and most delusional ObamaCare line was: "If we see a problem, we're going to fix it."

So, keep your eyes peeled, folks.

The president's remarks contained the usual Obama palaver. He needed his audience to get the word out. The future of the country depended on it.

Because dark, unidentified forces with a lot of money and no alternatives are conspiring to convince young people they can keep a whole lot more of their hard-earned dough by handing over a minimal fine (if they ever get caught), instead of an immense premium for an unnecessary policy.

Which is true.

But Obama says people who choose to buy health insurance are "acting responsibly." And he's quite sure young people want to do that. Uh-huh. He has to be.

Obama, who's exempt from ObamaCare because it's such a good deal for you and me, has two major marketing problems:

One, his sales pitch -- *Please pay a whole lot extra for something you don't need to help people you've never heard of* -- goes against the self-interest of his self-absorbed audience. That alone should tank his plan outside of Mother Russia.

And two, Obama appears to be living in the dim past -- say, 2008 -- when naïve, young Americans were his most fervent supporters.

No longer.

Every poll now shows that so-called millennials have joined older Americans in disbelieving and disregarding much of what the ex-Real Good Talker has to say. We wrote about [Californians abandoning the S.S. HopeandChange here](#).

Now comes a [new poll from Obama's Harvard alma mater](#). Here's just a hint of what it found:

Fifty-four percent of 18-to-29-year-olds disapprove of Obama's job performance, his worst showing ever. And, get this: A majority of 18-to-24-year-olds would recall the Chicagoan if they could. (Obviously, they don't realize who's VP.)

Republicans are wisely letting the ObamaCare corpse quiver and convulse now through the midterms on Nov. 4 next. But Obama still dragged up the predictable specter of euthanizing his namesake legislation:

"We're not repealing it, not as long as I'm president."

The countdown is now 1,142 days.

## **American.com**

### **[December 1st is past, and the administration said they've made the needed fixes: Where are we now on the Affordable Care Act?](#)**

by Joseph Antos

Despite optimistic sound bites from the White House about improvements to [HealthCare.gov](#), the President's health reform remains dysfunctional. The website now boasts that it can handle 50,000 users at a time. But HHS Secretary Kathleen Sebelius warns that there will still be delays and urges people to try in [off-peak hours](#). That is an improvement over the complete failure of [HealthCare.gov](#) in October—but if [amazon.com](#) had that level of performance, it would not stay in business for long.

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website on December 1 and 2. That does not mean they actually completed their application or paid their first month's premium. HHS still cannot accurately transmit applicant information to insurers, including [state Medicaid programs](#).

This is a far more serious problem than it may seem. Five million people have had their current coverage cancelled because it did not satisfy ACA requirements. They are facing higher premiums and tighter provider networks, and they want to know what the government is offering just as much as the uninsured. During the week before Christmas, millions of people will try to purchase coverage through a web site that falls far short of private sector standards.

The result will be human and political calamity. Parents bringing their sick children into the doctor in January are liable to find that there is no record that they are covered by the insurance they think they have. People with chronic conditions going in for a long-delayed checkup may be handed a bill that was supposed to be covered by insurance. These stories will play out in every community across the country, permanently undermining public belief in big government solutions.

## Examiner

### [Obamacare highlights Barack Obama's inverse genius](#)

***Obamacare has caused people problems they never expected and were promised they never would face....***

by Noemie Emery

The inverse genius of [Barack Obama](#) becomes more of a marvel each day.

Is it a rule of politics that great measures shouldn't pass on slender majorities? He enacted a huge bill with majorities running against it, and he and the system haven't been the same since.

Is it agreed that the "greatest good for the greatest number" should be the goal of all parties? He's reducing the good of the many for the partial relief of the few.

Is the justification for redistribution to spread wealth and well-being among as many as possible? He's spreading angst and anxiety to millions and millions who, until October, seemed content and secure.

The remaining fans of his plan to break [health care](#) and rebuild it on the lines recommended by liberal bloggers compare it to other programs -- Social Security, Medicare, Medicare Part D -- that made waves at first, and then settled in nicely. But in two crucial ways it is radically different, and it's these ways that tell us it won't.

Most social policy involves the redistribution of money, and none of the plans mentioned above were immune from that. But the costs of these plans were funded by taxes, spread out over all of the country and, due to progressive taxation, fell hardest on those who could pay. Dispersed and proportional, the cost was accepted as moral and justified.

But the costs of [Obamacare](#) fall like a hammer on discrete groups of people who face hikes of hundreds of dollars in premiums in being forced -- by the collapse of their plans -- to go on

exchanges. And most of these people are not rich. The pain was direct, and the pain was immediate, and the pain was communicated in the press and to Congress, where it was enough to force Obama into an improvised (and unworkable) program "fix" to keep 100 House Democrats from stampeding to the Republicans' side. And at the same time, the program costs more and causes people problems they never expected (and were promised they never would face).

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By threatening their lives as well as their budgets, Obama has created a huge class of losers, who statistically overrun the small class of winners and outweigh them in savvy, no doubt. "A significant minority of losers or self-perceived losers and a few high profile bad outcomes are more than enough to cause real political problems," as Kaiser Foundation head honcho Drew Altman informs us. They're not a minority, and they have, and they will.

As National Journal's James Olyphant tells us, the plan will insure about 25 million, about half of the number serviced by Medicare, at the expense of almost everyone else in the country, who stand to lose something — in anxiety, money, or care. Those helped "represent just a relative handful of people, many of whom sit at the lower end of the political spectrum, and engage little with the political process ... that's what's going to make any sort of renewed national sales pitch so difficult. Among the politically active, the damage is done."

This is what political unviability looks like. We will have to do something to help the uninsured to get coverage. But it will have to be something else.

## **San Francisco Chronicle**

### **Obamacare's Next Problem: Doc Shock**

by Debra Saunders

"The bottom line is this law is working and will work into the future," President Barack Obama said of his signature Affordable Care Act on Tuesday. It would be easier to believe the president if he hadn't said in 2009, "If you like the plan you have, you can keep it. If you like the doctor you have, you can keep your doctor, too."

One million Californians who lose their individual plans in 2014 know that's not true; when many saw their new premiums, they experienced "sticker shock." Next comes "doc shock" -- the revelation that many folks also won't be able to keep their doctors.

Meet Chico, Calif., attorney Kenneth Turner. His wife found out that she has breast cancer two days before they received their cancellation notice. She's scheduled for surgery Dec. 20 and will hear the prognosis Dec. 30. Two days later, she loses the doctor who will have operated on her, as well as other doctors she has seen for decades.



Because state Insurance Commissioner Dave Jones used a technicality to force Blue Shield to grant 90-day reprieves, the Turner family will be able to extend its plan -- and face two years' worth of deductibles in 2014.

Turner is just glad the family can afford that. "A lot of people couldn't swing this," Turner said. "I'm lucky I can."

California Association of Health Plans President Pat Johnston acknowledged that the state's 19 regions can restrict access to outside providers. Johnston believes that all consumers will have access to "quality care" but not necessarily the same doctors.

There also will be fewer choices in the new health order. Blue Shield is restricting access to close to half of its doctors and a quarter of its hospitals in the individual market -- and Blue Shield spokesman Steve Shivinsky told The Orange County Register these providers "had to agree to cut their rates" to get into the network.

In Southern California, the Los Angeles Times reported, Health Net individual policyholders will have access to less than a third of the doctors on employer plans.

Peter Lee, executive director of Covered California, told the San Francisco Chronicle that all but three of the 12 state exchange providers limit doctors and hospitals.

Lee rightly points out that for years -- even before Obamacare -- the market has narrowed choices to cut costs. He is absolutely right. The New York Times reports that the University of California, Berkeley is about to exclude two nearby Sutter hospitals because UC could not reach a price agreement with California's highest net-income nonprofit hospital.

Critics of today's delivery system rejoice in such moves because they want a single-payer system. But the UC faculty union warned that the move will lead to "significant degradation in the quality of insurance" and "significant increases in costs" for members seeking "the same quality of care."

When employers cut off providers, the market can respond. When states and the federal government restrict access, they begin to make every health plan into a health maintenance organization.

Johnston believes that most consumers can find a plan with quality local providers. As for those doctors who no longer will be providers in the post-Covered California system, he noted, "Some doctors don't want to take a lower rate than they used to take."

Obama should have said: If your doctor likes a pay cut, you can keep your doctor.

## The Hill

### Young invincibles spurn O-Care

by Elise Viebeck

Mounting opposition to ObamaCare among young adults is creating a new crisis for the White House.

While the federal enrollment website HealthCare.gov appears to be improving by the day, polls show the “young invincibles” key to making the law work are becoming less likely to enroll.

Younger people were skeptical of the healthcare reform law even before its troubled rollout, despite their support for President Obama.

But polling indicates the problems facing HealthCare.gov — a site the administration initially touted as a hip, tech-friendly experience — have reinforced their doubts about the need to have health insurance at all.

“The trend is daunting for the White House but not necessarily surprising,” said Pew Research Center Director Michael Dimock.

“Younger folks are part of Obama’s base ... but the rollout confirmed concerns that were already in their minds.”

A poll released Wednesday by Harvard University’s Institute of Politics found that more than half of 18- to 29-year-olds disapprove of ObamaCare and believe it will raise their healthcare costs.

Even more troubling for the administration is that less than one-third of uninsured young people said they plan to enroll in coverage.

Without a large number of young, healthy people in the insurance exchanges, it could create a “death spiral” of high premiums that could threaten the long-term viability of the marketplaces.

The White House appears to recognize the growing threat, and is making outreach to younger people a major focus of its ObamaCare relaunch.

The president began the effort on Wednesday with a youth summit at the White House where he urged audience members to spread the word about the new healthcare exchanges — and think hard about their own health risks.

“Look, I do remember what it’s like being 27 or 28, and aside from the occasional basketball injury, most of the time I kind of felt like I had nothing to worry about,” Obama said. “Of course, that’s what most people think until they have something to worry about. But at that point, oftentimes it’s too late.”

Obama touted the cost of insurance in the exchanges as “affordable” for young people, telling the summit that most health plans are less than a cable or cellphone bill.

The president will continue to court young people on Thursday with a visit to American University in Washington, D.C.

But insurance coverage of any kind remains a tough sell for people in their twenties, many of whom are eligible to stay on their parents' plans through age 26.

Critics have long charged the Affordable Care Act is a dramatic transfer of resources to older people, and many young people might not see enrollment as being in their financial interest.

For the first time, the law prohibits insurers from charging older patients more than three times what they charge younger ones. This standard will inevitably raise premiums for some young people, especially those whose higher incomes make them ineligible for discounts.

Adding to the challenge, opinions of Obama have fallen this year across most age groups, making it more difficult for the president to act as an effective spokesman for the law.

"You can't take this generation for granted as coming through for Obama," Dimock said.

"They certainly voted for him by wide margins, but it doesn't mean they're persuaded that everything he's doing is going to work for their benefit."

The architects of the healthcare law had hoped that the individual mandate, which requires most people in the country to either obtain insurance or pay a fine by 2014, would help avoid the "death spiral."

The minimum fine for individuals is only \$95 in the first year, however, and many young people are expected to pay the penalty rather than obtain coverage.

A survey released Wednesday by Gallup found that more than one-quarter of people without health insurance would rather pay the fine.

Supporters and opponents of the healthcare law have long seen the enrollment of young people as a central battleground, and both sides are laying the groundwork for an ad war.

Earlier this fall, before the botched debut of HealthCare.gov, a group called Generation Opportunity with ties to conservative donors produced a series of edgy ads aimed at persuading young people to avoid ObamaCare.

Two of the ads showed a menacing Uncle Sam conducting pelvic and prostate exams with the accompanying message: "Don't let government play doctor ... opt out of ObamaCare."

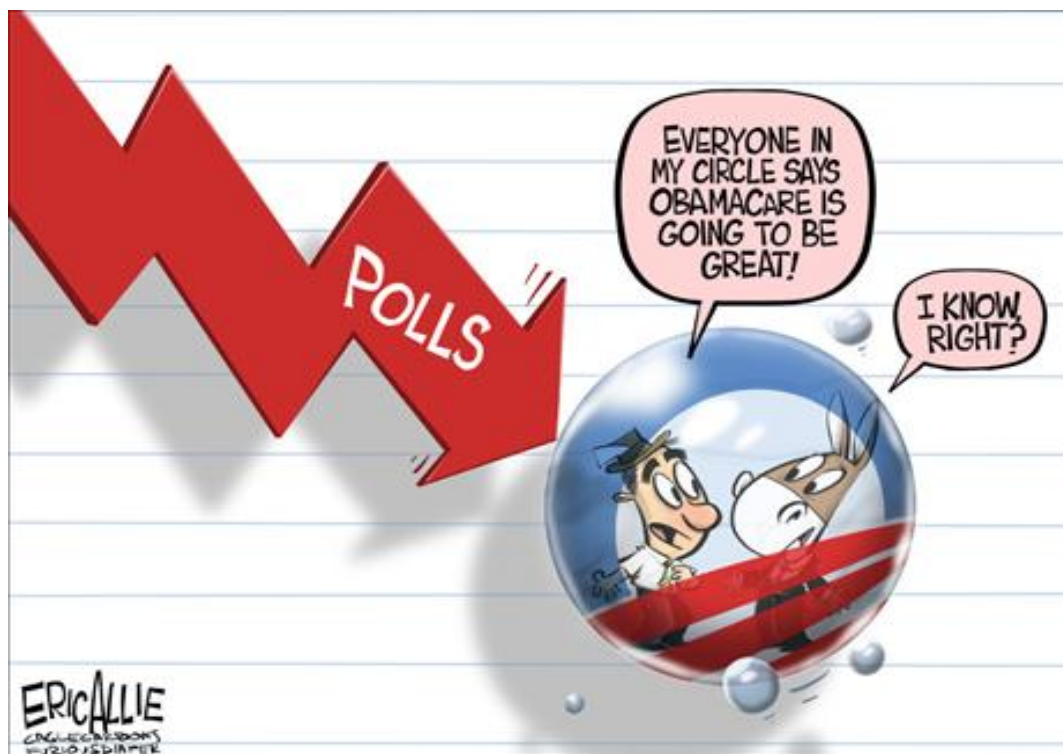
Proponents of the healthcare law are expected to fight back with a major ad campaign in December tailored directly to the concerns of young adults.

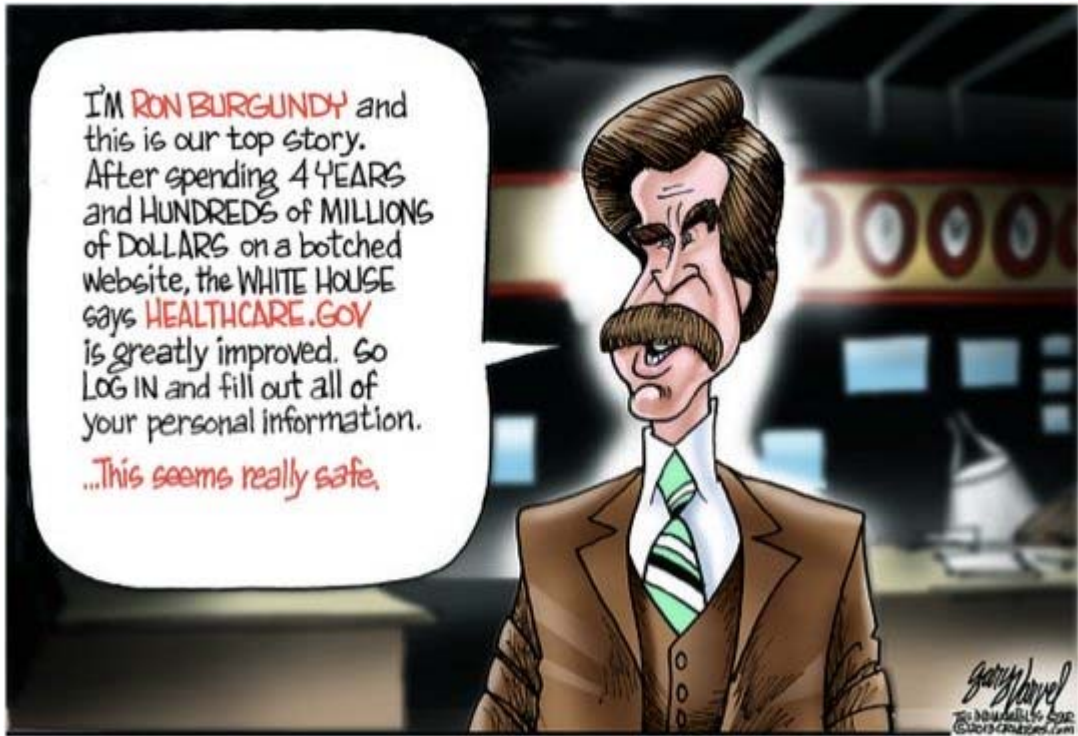
Republicans say they will prevail as more young people see the problems of the law for themselves.

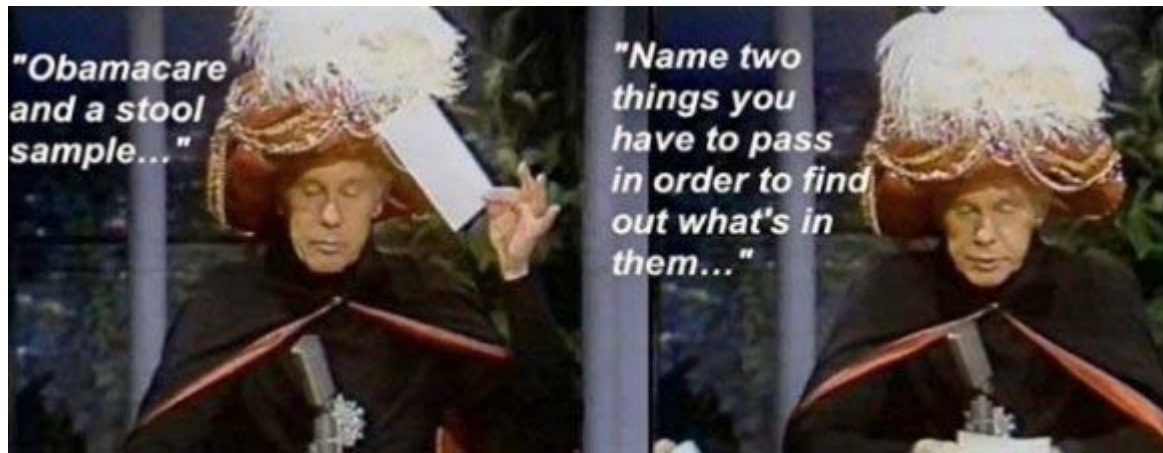
The Republican National Committee (RNC) said the Harvard poll is evidence that millennials are "abandoning" the president and his signature reform.

RNC National Youth Director Elliott Echols mocked the White House youth summit as a "seat at the kids' table."

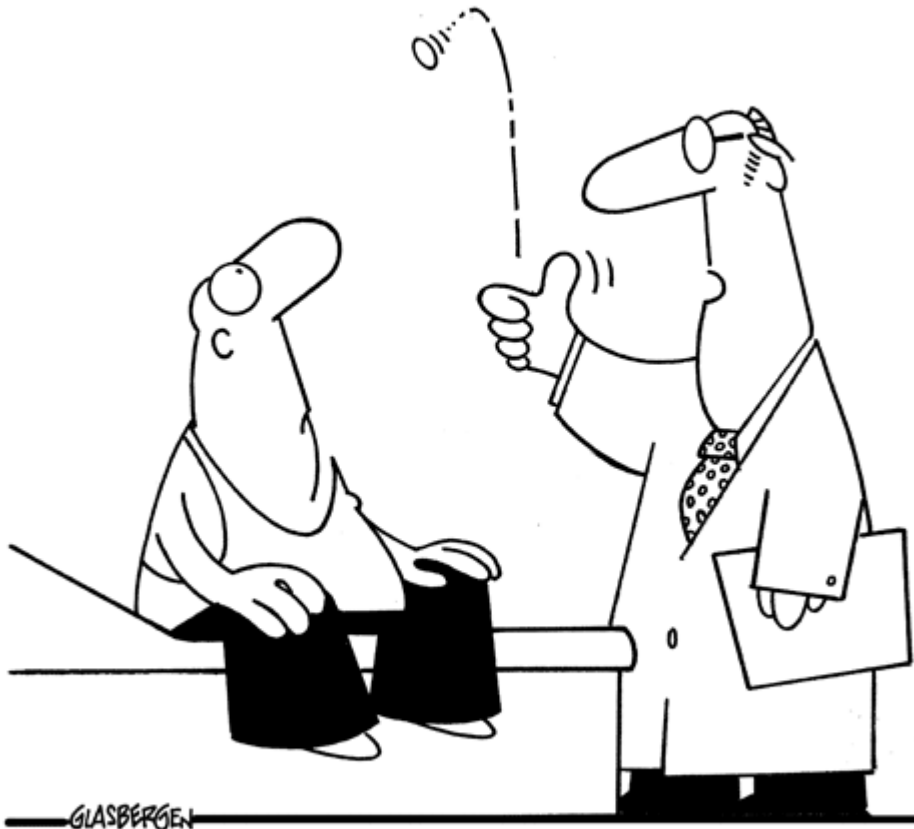
“Millennials are seeing the negative impacts of Obama-Care, especially rising costs,” Echols said, “and the White House wants a distraction.”







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