

December 18, 2013

Jonah Goldberg says the affordable healthcare act was erected on a foundation of lies.

"Obamacare was sold on a trinity of lies."

That ornate phrase, more suitable for the Book of Revelations or perhaps the next installment of Game of Thrones, comes from my National Review colleague Rich Lowry. But I like it. Most people know the first deception in the triumvirate of deceit: "If you like your health insurance you can keep it, period." The second leg in the tripod of deception was "If you like your doctor, you can keep your doctor."

But the third plank in the triad of disinformation hasn't gotten much attention: Obamacare will save you, me, and the country a lot of money. This lie took several forms.

First, Obama promised on numerous occasions that the average family of four will save \$2,500 a year in premiums. Where did that number come from? Three Harvard economists wrote a memo in 2007 in which they claimed that then-Senator Obama's health-care plan would reduce national health-care spending by \$200 billion. Then, according to the New York Times, the authors "divided [\$200 billion] by the country's population, multiplied for a family of four, and rounded down slightly to a number that was easy to grasp: \$2,500."

In September, the Obama administration's Centers for Medicare and Medicaid Services used far more rigorous methods to predict that Obamacare would increase national health-care spending by \$621 billion. Using Obama's own math, that would mean — according to Chris Conover, an economist at the American Enterprise Institute and Duke University — each family of four in America will spend an additional \$7,450 thanks to Obamacare.

Of course, that methodology is still bogus. But it's probably closer to the truth. ...

WaPo's Fact Checker awards the biggest Pinocchio of the Year to the affordable care act lie by the president.

"If you like your health-care plan, you can keep it."

*This memorable promise by **President Obama** backfired on him when the Affordable Care Act went into effect and millions of Americans started receiving cancellation notices. As we explained, part of the reason for so many cancellations is because of an unusually early (March 23, 2010) cut-off date for grandfathering plans — and because of tight regulations written by the administration.*

And PolitiFact calls it the "Lie of the Year."

It was a catchy political pitch and a chance to calm nerves about his dramatic and complicated plan to bring historic change to America's health insurance system.

"If you like your health care plan, you can keep it," President Barack Obama said -- many times -- of his landmark new law.

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... The debate about the health care law rages on, but friends and foes of Obamacare have found one slice of common ground: The president's "you can keep it" claim has been a real hit to his credibility.

A **WaPo news item** is a perfect illustration of how the administration hides the truth. *The White House systematically delayed enacting a series of rules on the environment, worker safety and health care to prevent them from becoming points of contention before the 2012 election, according to documents and interviews with current and former administration officials.*

Some agency officials were instructed to hold off submitting proposals to the White House for up to a year to ensure that they would not be issued before voters went to the polls, the current and former officials said.

The delays meant that rules were postponed or never issued. The stalled regulations included crucial elements of the Affordable Care Act, what bodies of water deserved federal protection, pollution controls for industrial boilers and limits on dangerous silica exposure in the workplace.

The Obama administration has repeatedly said that any delays until after the election were coincidental and that such decisions were made without regard to politics. But seven current and former administration officials told The Washington Post that the motives behind many of the delays were clearly political, as Obama's top aides focused on avoiding controversy before his reelection.

The number and scope of delays under Obama went well beyond those of his predecessors, who helped shape rules but did not have the same formalized controls, said current and former officials who spoke on the condition of anonymity because of the sensitivity of the topic. ...

All of that resulted in **Chris Cillizza** deciding the president had the worst year in Washington. Well deserved, we might add.

When historians write the story of Barack Obama's presidency, 2013 will be his lost year. It opened with great promise and closed with equally great disappointment. In a year that could have been about building his legacy, the president was instead reduced to salvaging the signature accomplishment of his first term.

The chasm between what was expected and what was delivered was evident in the precipitous drop in Obama's approval ratings throughout 2013, all the way down to George-W.-Bush-second-term territory. Dashed expectations sent Democrats up for reelection in 2014 fleeing for cover and comforted Republicans still smarting from their party's 2012 defeat.

Second-term presidencies are tricky. The pace of modern politics and the desire of journalists (scourges!) to always look ahead to the next campaign put a reelected incumbent in a race against irrelevancy from the second he is sworn in again. Scandals tend to creep in or escalate — Watergate, Iran-Contra, Monica Lewinsky — and investigations follow, often drifting far afield. Momentum toward any meaningful achievement fades.

Usually, a president has until the midterm elections of his second term to get big things done; after that, attention moves on to deciding who will next occupy 1600 Pennsylvania Ave. But Obama may not have the luxury of even that truncated timeline. The split control in Congress — Democrats in charge in the Senate, a Republican majority in the House — combined with the tea party's continued demand for conservative purity from its elected officials and the politicization of just about everything makes it hard to imagine that 2014 will afford Obama any chance to move his agenda through Congress. And his addition of John Podesta, a vocal advocate of taking executive action to end-run lawmakers, to the White House staff suggests that the president has effectively given up trying to work with the Hill.

All of which makes what happened — or more accurately, what didn't happen — in 2013 that much more dire for Obama's chances of leaving a lasting legacy on his party, Washington and politics more broadly. ...

And Michael Boskin doesn't think 2014 will be any better. Should be fun to watch. *The White House is claiming that the Healthcare.gov website is mostly fixed, that the millions of Americans whose health plans were canceled thanks to government rules may be able to keep them for another year, and that in any event these people will get better plans through ObamaCare exchanges. Whatever the truth of these assertions, those who expect better days ahead for the Affordable Care Act are in for a rude awakening. The shocks—economic and political—will get much worse next year and beyond. Here's why:*

The "sticker shock" that many buyers of new, ACA-compliant health plans have experienced—with premiums 30% higher, or more, than their previous coverage—has only begun. The costs borne by individuals will be even more obvious next year as more people start having to pay higher deductibles and copays.

If, as many predict, too few healthy young people sign up for insurance that is overpriced in order to subsidize older, sicker people, the insurance market will unravel in a "death spiral" of ever-higher premiums and fewer signups. The government, through taxpayer-funded "risk corridors," is on the hook for billions of dollars of potential insurance-company losses. This will be about as politically popular as bank bailouts.

The "I can't keep my doctor" shock will also hit more and more people in coming months. To keep prices to consumers as low as possible—given cost pressures generated by the government's rules, controls and coverage mandates—insurance companies in many cases are offering plans that have very restrictive networks, with lower-cost providers that exclude some of the best physicians and hospitals.

Next year, millions must choose among unfamiliar physicians and hospitals, or paying more for preferred providers who are not part of their insurance network. Some health outcomes will deteriorate from a less familiar doctor-patient relationship.

More IT failures are likely. ...

A very good collection of cartoons today.

National Review

[Obamacare: Lies All the Way Down](#)

by Jonah Goldberg

"Obamacare was sold on a trinity of lies."

That ornate phrase, more suitable for the Book of Revelations or perhaps the next installment of Game of Thrones, comes from my National Review colleague Rich Lowry. But I like it. Most people know the first deception in the triumvirate of deceit: "If you like your health insurance you can keep it, period." The second leg in the tripod of deception was "If you like your doctor, you can keep your doctor."

But the third plank in the triad of disinformation hasn't gotten much attention: Obamacare will save you, me, and the country a lot of money. This lie took several forms.

First, Obama promised on numerous occasions that the average family of four will save \$2,500 a year in premiums. Where did that number come from? Three Harvard economists wrote a memo in 2007 in which they claimed that then-Senator Obama's health-care plan would reduce national health-care spending by \$200 billion. Then, according to the New York Times, the authors "divided [\$200 billion] by the country's population, multiplied for a family of four, and rounded down slightly to a number that was easy to grasp: \$2,500."

In September, the Obama administration's Centers for Medicare and Medicaid Services used far more rigorous methods to predict that Obamacare would increase national health-care spending by \$621 billion. Using Obama's own math, that would mean — according to Chris Conover, an economist at the American Enterprise Institute and Duke University — each family of four in America will spend an additional \$7,450 thanks to Obamacare.

Of course, that methodology is still bogus. But it's probably closer to the truth.

The president and his allies also insisted that all of Obamacare's "free" preventative care would save the country vast amounts of money. As Obama put it in 2012: "As part of the health-care reform law that I signed last year, all insurance plans are required to cover preventive care at no cost. That means free check-ups, free mammograms, immunizations, and other basic services. We fought for this because it saves lives and it saves money — for families, for businesses, for government, for everybody."

That's not true either. First of all, you'd think people would understand that there is no such thing as "at no cost." You are paying for "free" mammograms, blood tests, and the rest, even if you don't see a line item for them on your bill. And even if you're poor enough that you don't even see a bill, that doesn't mean no one's paying. That's why millions of Americans who've lost their health insurance thanks to Obamacare are discovering that the new plans it offers are either more expensive, have higher deductibles, or both.

Also, prevention doesn't necessarily save money. I know that Benjamin Franklin said an ounce of prevention is worth a pound of cure. (People always leave out the fact that he owned an insurance company that ran at a profit.) The idea that prevention saves money is one of these things that intuitively sounds like it has to be true. But think about it.

According to the National Cancer Institute, 12.4 percent of American women will get breast cancer at some point in their lives. So for every positive diagnosis there are seven negative diagnoses. Those tests cost a lot of money. Moreover, of the women who do get it, premature screenings won't necessarily catch it. That in no way means that screenings don't make sense. They do, particularly for women in high-risk groups. But testing everybody isn't a great way to save money. As the Congressional Budget Office reported in August, "The evidence suggests that for most preventive services, expanded utilization leads to higher, not lower, medical spending overall."

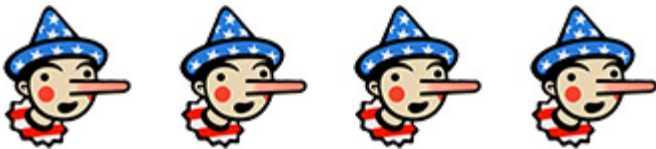
When presented with these and other facts, Obamacare's defenders note that the rate of increase in health-care costs has slowed in recent years. "I'm not going to walk away from something that has helped the cost of health care grow at its slowest rate in 50 years," Obama said last month.

This spin doesn't work either. The slowing of health-care costs began a decade ago, and even the administration's own actuaries say the recent drop is mostly attributable to the lousy economy. But even that's too generous to Obama. Costs haven't dropped. The rate of increase in spending has slowed. We're still on course to spend a record \$2.9 trillion on health care in 2013.

Obamacare may have been sold on a trinity of lies, but it turns out it's also lies all the way down.

Washington Post **[The biggest Pinocchios of 2013](#)**

by Glenn Kessler



It's time for our annual round-up of the biggest Pinocchios of the year. This was not a presidential election year, so in some ways the subjects that needed to be fact checked were more substantive. In reviewing The Fact Checker's more than 200 columns in the past year, we

found an interesting evolution from statistics about gun violence to claims about President Obama's health-care law. Our general rule of thumb held: the more complex a subject is, the more tempted politicians are to make misleading claims.

President Obama ended up with three of the most misleading claims of the year. But, despite the urging of some readers, his statement that "I didn't set a red line" on Syria is not among them. We had [looked closely at that claim](#) and had determined that, in context, it was a bungled talking point, so that statement actually earned no rating.

As always, that and other rulings were met with vehement objections from some readers. The Fact Checker thanks the readers who have offered thoughtful rebuttals to our conclusions. In some cases, in light of new information, we adjusted Pinocchio ratings.

In compiling this list, we primarily focused on claims that had earned four Pinocchios during the year. We also tried to focus on issues of broad interest, such as gun control, health care and the size of government. To keep it simple, we have shortened the quotes in the headlines. To read the full column, click on the link embedded in the quote.

["If you like your health-care plan, you can keep it."](#)



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PolitiFact

Lie of the Year: 'If you like your health care plan, you can keep it'

by Angie Drobnic Holan

It was a catchy political pitch and a chance to calm nerves about his dramatic and complicated plan to bring historic change to America's health insurance system.

"If you like your health care plan, you can keep it," President Barack Obama said -- many times -- of his landmark new law.

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So this fall, as cancellation letters were going out to approximately 4 million Americans, the public realized Obama's breezy assurances were wrong.

Boiling down the complicated health care law to a soundbite proved treacherous, even for its promoter-in-chief. Obama and his team made matters worse, suggesting they had been misunderstood all along. The stunning political uproar led to this: a rare presidential apology.

For all of these reasons, PolitiFact has named "If you like your health care plan, you can keep it," the Lie of the Year for 2013. Readers in a separate online poll overwhelmingly agreed with the choice. (PolitiFact first announced its selection on CNN's [The Lead with Jake Tapper](#).)

For four of the past five years, PolitiFact's Lie of the Year has revolved around the health care law, which has been subject to more erroneous attacks than any other piece of legislation PolitiFact has fact-checked.

Obama's ideas on health care were first offered as general outlines then grew into specific legislation over the course of his presidency. Yet Obama never adjusted his rhetoric to give people a more accurate sense of the law's real-world repercussions, even as fact-checkers flagged his statements as exaggerated at best.

Instead, he fought back against inaccurate attacks with his own oversimplifications, which he repeated even as it became clear his promise was too sweeping.

The debate about the health care law rages on, but friends and foes of Obamacare have found one slice of common ground: The president's "you can keep it" claim has been a real hit to his credibility.

Washington Post

White House delayed enacting rules ahead of 2012 election to avoid controversy

By Juliet Eilperin

The White House systematically [delayed enacting a series of rules](#) on the environment, worker safety and health care to prevent them from becoming points of contention before the 2012 election, according to documents and interviews with current and former administration officials.

Some agency officials were instructed to hold off submitting proposals to the White House for up to a year to ensure that they would not be issued before voters went to the polls, the current and former officials said.

The delays meant that rules were postponed or never issued. The stalled regulations included crucial [elements of the Affordable Care Act](#), what [bodies of water deserved federal protection](#), pollution controls for [industrial boilers](#) and limits on dangerous silica exposure in the workplace.

The Obama administration has repeatedly said that any [delays until after the election](#) were coincidental and that such decisions were made without regard to politics. But seven current and former administration officials told The Washington Post that the motives behind many of the delays were clearly political, as Obama's top aides focused on avoiding controversy before his reelection.

The number and scope of delays under Obama went well beyond those of his predecessors, who helped shape rules but did not have the same formalized controls, said current and former officials who spoke on the condition of anonymity because of the sensitivity of the topic.

Those findings are bolstered by a new [report](#) from the Administrative Conference of the United States (ACUS), an independent agency that advises the federal government on regulatory issues. The report is based on anonymous interviews with more than a dozen senior agency officials who worked with the [Office of Information and Regulatory Affairs \(OIRA\)](#), which oversees the implementation of federal rules.

The report said internal reviews of proposed regulatory changes "took longer in 2011 and 2012 because of concerns about the agencies issuing costly or controversial rules prior to the November 2012 election."

Emily Cain, spokeswoman for the Office of Management and Budget, said in a statement that the administration's "approach to regulatory review is consistent with long-standing precedent across previous administrations and fully adheres" to federal rules.

Administration officials noted that they issued a number of controversial rules during Obama's first term, including limits on mercury emissions for power plants and Medicaid eligibility criteria under the Affordable Care Act.

"OMB works as expeditiously as possible to review rules, but when it comes to complex rules with significant potential impact, we take the time needed to get them right," Cain said.

But Ronald White, who directs regulatory policy at the advocacy group Center for Effective Government, said the "overt manipulation of the regulatory review process by a small White House office" raises questions about how the government writes regulations. He said the amount of time it took the White House to review proposed rules was "particularly egregious over the past two years."

Previous White House operations [have weighed in on major rules](#) before they were officially submitted for review. But Jeffrey Holmstead, who headed the EPA's Office of Air and Radiation in the George W. Bush administration, said the effort was not as extensive as the Obama administration's approach.

“There was no formalized process by which you had to get permission to send them over,” Holmstead said, referring to rules being submitted to the White House.

The recent decision [to bring on Democratic strategist John Podesta](#) as a senior White House adviser is likely to accelerate the number of new rules and executive orders, given Podesta’s long-standing [support for using executive action](#) to achieve the president’s goals despite congressional opposition.

Sen. Richard Blumenthal (D-Conn.), who chairs the Judiciary Subcommittee on Oversight, Federal Rights and Agency Action, said he’s [concerned about](#) the real-world impact of the postponements in the first term.

“Legal protection delayed is protection denied,” Blumenthal said. “I’ve spoken to officials at the top rungs of the White House power structure and at OIRA and we’re going to hold their feet to the fire, and we’re going to make sure they’re held accountable in a series of hearings.”

The officials interviewed for the ACUS report, whose names were withheld from publication by the study authors, said that starting in 2012 they had to meet with an OIRA desk officer before submitting each significant rule for formal review. They called the sessions “Mother-may-I” meetings, according to the study.

The accounts were echoed by four Obama administration political appointees and three career officials interviewed by The Post.

At the [Environmental Protection Agency](#), for example, a former official said that only two managers had the authority to request a major rule in 2012: then-administrator Lisa P. Jackson and deputy administrator [Bob Perciasepe](#). Perciasepe and OIRA’s director at the time, Cass Sunstein, would have “weekly and sometimes semi-weekly discussions” to discuss rules that affected the economy, one said, because they had political consequences, the person said.

“As we entered the run-up to the election, the word went out the White House was not anxious to review new rules,” the former official said.

[Sunstein](#), who has returned to his post as a Harvard Law School professor, declined to comment.

Several significant EPA proposals [were withheld](#) as a result of those meetings, officials said, including [a proposal requiring cleaner gasoline and lower-pollution vehicles](#) that had won the support of automakers but angered the oil industry.

That regulation, which would reduce the amount of sulfur in U.S. gasoline by two-thirds and impose fleetwide pollution limits on new vehicles by 2017, was ready in December 2011, said three officials familiar with the proposal. But agency officials were told to wait a year to submit it for review because critics could use it to suggest that the administration was raising gas prices, they said. The EPA issued the proposed rule in March.

Other EPA regulations that were delayed beyond the 2012 election included rules on [coal ash disposal](#), water pollution rules for streams and wetlands, air emissions from industrial boilers and cement kilns, and carbon dioxide limits for existing power plants.

[Ross Eisenberg](#), who serves as vice president of energy and resources policy at the National Association for Manufacturers and has criticized several EPA regulations, noted that in the past year the administration moved ahead with proposals such as the rules on greenhouse gas emissions and boilers.

“The agenda certainly did slow down, but it doesn’t change,” he said.

The administration also was slow to handle rules pertaining to its health-care law. Several key regulations did not come out until after the 2012 election, including one defining what constitutes “essential health benefits” under a health plan and which Americans could qualify for federal subsidies if they opted to enroll in a state or a federal marketplace plan.

The latter focused on what constitutes “affordable.” Treasury proposed a regulation in August 2011 saying an employer plan was affordable as long as the premium for an individual was no more than 9.5 percent of the taxpayer’s household income. Several groups — including [labor unions](#) — argued that the proposal did not take into account that the premium for a family plan might be much higher than that standard.

Unions represent a vital part of the Democratic coalition, in part because they help mobilize voters during elections.

The Treasury Department held the proposal back while finalizing all the other tax-credit rules on May 23, 2012. Treasury officials later told those working on the regulation that it could not be published before the election, according to a government official familiar with the decision who spoke on the condition of anonymity because of its sensitive nature. The department made the rule on Feb. 1.

OMB has reduced the length of time that rules are pending this year. The agency has cut the number of rules that were under review for more than 200 days by more than half.

But while the administration is pressing ahead, activists say the delays took a toll. Peg Seminario, director of safety and health for the AFL-CIO, points to an update of the nation’s silica standards proposed Sept. 12 after a long delay. The rule, which would prevent an estimated 688 deaths and 1,585 silica-related illnesses each year, won’t be finalized until 2016.

Jon Devine, a senior lawyer in the Natural Resources Defense Council’s water program, said small streams and wetlands remain vulnerable because of the administration’s foot-dragging. The EPA recently withdrew a proposal to outline what kind of water bodies deserve federal protection that had been pending since February 2012 and announced it would issue a legally binding rule instead.

“What’s disappointing is it leaves waters subject to the existing, weak state of affairs until they get the rule over the final hurdle,” Devine said.

Washington Post

Squandering the chance to build a legacy

Guess who had the worst year in Washington?

by Chris Cillizza

When historians write the story of Barack Obama's presidency, 2013 will be his lost year. It opened with great promise and closed with equally great disappointment. In a year that could have been about building his legacy, the president was instead reduced to salvaging the signature accomplishment of his first term.

The chasm between what was expected and what was delivered was evident in the precipitous drop in [Obama's approval ratings](#) throughout 2013, all the way down to George-W.-Bush-second-term territory. Dashed expectations sent Democrats up for reelection in 2014 fleeing for cover and comforted Republicans still smarting from their party's 2012 defeat.

Second-term presidencies are tricky. The pace of modern politics and the desire of journalists (scourges!) to always look ahead to the next campaign put a reelected incumbent in a race against irrelevancy from the second he is sworn in again. Scandals tend to creep in or escalate — Watergate, Iran-Contra, Monica Lewinsky — and investigations follow, often drifting far afield. Momentum toward any meaningful achievement fades.

Usually, a president has until the midterm elections of his second term to get big things done; after that, attention moves on to deciding who will next occupy 1600 Pennsylvania Ave. But Obama may not have the luxury of even that truncated timeline. The split control in Congress — Democrats in charge in the Senate, a Republican majority in the House — combined with the tea party's continued demand for conservative purity from its elected officials and the politicization of just about everything makes it hard to imagine that 2014 will afford Obama any chance to move his agenda through Congress. And his addition of [John Podesta](#), a vocal advocate of taking executive action to end-run lawmakers, to the White House staff suggests that the president has effectively given up trying to work with the Hill.

All of which makes what happened — or more accurately, what didn't happen — in 2013 that much more dire for Obama's chances of leaving a lasting legacy on his party, Washington and politics more broadly.

Let's start from the beginning, or a bit earlier. Despite a tenuous economic recovery and an unpopular health-care law, Obama surged to a convincing win in November 2012. The victory gave him a mandate to continue in the vein of his first four years, as well as providing a damning assessment of the GOP's ability to attract any voters other than white men.

Obama used that momentum to cut a favorable deal with Republicans to avert the "fiscal cliff," and he was able to unite the country after the horrific murder of 20 children and six adults at an elementary school [in Newtown, Conn.](#)

On Jan. 1, then, it wasn't difficult to imagine the passage of a broad gun-control measure, an immigration reform package, and a series of bills addressing the country's debt and spending issues. The reasons none of these things came to be all lead back to Obama.

First came [the scandals](#).

The Internal Revenue Service acknowledged that it had targeted tea party groups' applications for nonprofit, tax-exempt status and subjected them to heightened scrutiny, giving Republicans a way to rally their base after a dispiriting election.

Edward Snowden's leaks of scads of classified materials detailing the vastness of the National Security Agency's spying operation not only put Obama on his heels for months but badly damaged his credibility with U.S. allies such as Germany and Brazil.

Republicans insisted that the Obama administration had covered up information about who knew what and when regarding the Sept. 11, 2012, attack in Benghazi, Libya, which left a [U.S. ambassador](#) and [three other Americans](#) dead. Then-Secretary of State Hillary Rodham Clinton delivered high-profile testimony before Congress, and the attack got so politicized that it squashed U.N. Ambassador Susan E. Rice's chances to succeed Clinton at State.

And then there was the Affordable Care Act, the single biggest achievement of the president's five years in office. The rollout of the federal health insurance exchange, one of the law's key elements, was a complete failure — even though we didn't realize it until Republicans reversed course on their own massive political flub and reopened the federal government after a 16-day shutdown. (The GOP's lack of any coherent strategy may have been the only silver lining in Obama's year.) On top of that, Obama's oft-repeated pledge that "if you like your insurance, you can keep it" wasn't, well, true — Politifact even [deemed it the "Lie of the Year."](#) He later made [a public apology](#).

As if the self-inflicted wounds and scandals everywhere weren't enough to ensure the demise of Obama's agenda, Republicans in Washington spent 2013 in a public slap fight over the direction of their party. Even if the president had been able to extricate himself from the problems that cropped up throughout the year, it became abundantly clear early on that there was not one Republican with whom he could negotiate, whether on guns, immigration or anything else.

Senate Minority Leader Mitch McConnell (Ky.) — [he of the fiscal cliff agreement](#) — was loath to associate himself too closely with anything that reeked of bipartisanship as he dealt with a conservative primary challenge back home. (McConnell did ultimately step in and cut the deal that ended the government shutdown, a mercy killing for his side.) Speaker John Boehner couldn't lead House Republicans anywhere as the tea party wing repeatedly rebelled against him (on the farm bill, Hurricane Sandy relief, the Violence Against Women Act reauthorization and so on), leaving him speaker in name only.

Add it all up, and you get the least-productive Congress in history (only 55 bills have been passed by both chambers and signed into law this year); the least-popular Congress in history (Nickelback, used-car salesmen and political reporters [are all liked more](#)); and a president most Americans no longer like or, perhaps more important, trust.

Yes, the economy is showing signs of improving. And yes, enrollment on HealthCare.gov is soaring compared with the first few weeks. Those facts provide hope for those who believe that 2014 will be better for Obama.

But 2013 is almost gone and with it the president's best chance for a lasting legacy. The damage done to Obama's brand will linger well beyond this calendar year. There are no second

chances in presidential tenures. Barack Obama, for wasting a year torpedoing your legacy, you had the worst year in Washington. Congrats, or something.

WSJ

ObamaCare's Troubles Are Only Beginning

Be prepared for eligibility, payment and information protection debacles—and longer waits for care.

by Michael J. Boskin

The White House is claiming that the [Healthcare.gov](#) website is mostly fixed, that the millions of Americans whose health plans were canceled thanks to government rules may be able to keep them for another year, and that in any event these people will get better plans through [ObamaCare](#) exchanges. Whatever the truth of these assertions, those who expect better days ahead for the [Affordable Care Act](#) are in for a rude awakening. The shocks—economic and political—will get much worse next year and beyond. Here's why:

The "sticker shock" that many buyers of new, ACA-compliant health plans have experienced—with premiums 30% higher, or more, than their previous coverage—has only begun. The costs borne by individuals will be even more obvious next year as more people start having to pay higher deductibles and copays.

If, as many predict, too few healthy young people sign up for insurance that is overpriced in order to subsidize older, sicker people, the insurance market will unravel in a "death spiral" of ever-higher premiums and fewer signups. The government, through taxpayer-funded "risk corridors," is on the hook for billions of dollars of potential insurance-company losses. This will be about as politically popular as bank bailouts.

The "I can't keep my doctor" shock will also hit more and more people in coming months. To keep prices to consumers as low as possible—given cost pressures generated by the government's rules, controls and coverage mandates—insurance companies in many cases are offering plans that have very restrictive networks, with lower-cost providers that exclude some of the best physicians and hospitals.

Next year, millions must choose among unfamiliar physicians and hospitals, or paying more for preferred providers who are not part of their insurance network. Some health outcomes will deteriorate from a less familiar doctor-patient relationship.

More IT failures are likely. People looking for health plans on [ObamaCare](#) exchanges may be able to fill out their applications with more ease. But the far more complex back-office side of the website—where the information in their application is checked against government databases to determine the premium subsidies and prices they will be charged, and where the applications are forwarded to insurance companies—is still under construction. Be prepared for eligibility, coverage gap, billing, claims, insurer payment and patient information-protection debacles.

The next shock will come when the scores of millions outside the individual market—people who are covered by employers, in union plans, or on Medicare and Medicaid—experience the

downsides of ObamaCare. There will be longer waits for hospital visits, doctors' appointments and specialist treatment, as more people crowd fewer providers.

Those with means can respond to the government-driven waiting lines by making side payments to providers or seeking care through doctors who do not participate in insurance plans. But this will be difficult for most people.

Next, the Congressional Budget Office's estimated 25% expansion of Medicaid under ObamaCare will exert pressure on state Medicaid spending (although the pressure will be delayed for a few years by federal subsidies). This pressure on state budgets means less money on education and transportation, and higher state taxes.

The "Cadillac tax" on health plans to help pay for ObamaCare starts four years from this Jan. 1. It will fall heavily on unions whose plans are expensive due to generous health benefits.

In the nearer term, a political iceberg looms next year. Insurance companies usually submit proposed pricing to regulators in the summer, and the open enrollment period begins in the fall for plans starting Jan. 1. Businesses of all sizes that currently provide health care will have to offer ObamaCare's expensive, mandated benefits, or drop their plans and—except the smallest firms—pay a fine. Tens of millions of Americans with employer-provided health plans risk paying more for less, and losing their policies and doctors to more restrictive networks. The administration is desperately trying to delay employer-plan problems beyond the 2014 election to avoid this shock.

Meanwhile, ObamaCare will lead to more part-time workers in some industries, as hours are cut back to conform to arbitrary definitions in the law of what constitutes full-time employment. Many small businesses will be cautious about hiring more than 50 full-time employees, which would subject them to the law's employer insurance mandate.

On the supply side, medicine will become a far less attractive career for talented young people. More doctors will restrict practice or retire early rather than accept lower incomes and work conditions they did not anticipate. Already, many practices are closed to Medicaid recipients, some also to Medicare. The pace of innovation in drugs, medical devices and delivery is expected to slow significantly, as higher taxes and even rationing set in.

The repeated assertions by the law's supporters that nobody but the rich would be worse off was based on a beyond-implausible claim that one could expand by millions the number of people with health insurance, lower health-care costs without rationing, and improve quality. The reality is that any squeezing of insurance-company profits, or reduction in uncompensated emergency-room care amounts to a tiny fraction of the trillions of dollars extracted from those people overpaying for insurance, or redistributed from taxpayers.

The Affordable Care Act's disastrous debut sent the president's approval ratings into a tailspin and congressional Democrats in competitive districts fleeing for cover. If the law's continuing unpopularity enables Republicans to regain the Senate in 2014, the president will be forced to veto repeated attempts to repeal the law or to negotiate major changes.

The risk of a complete repeal if a Republican takes the White House in 2016 will put enormous pressure on Democratic candidates—and on Republicans—to articulate a compelling alternative

to the cost and coverage problems that beset health care. A good start would be sliding-scale subsidies to help people buy a low-cost catastrophic plan, purchasable across state lines, equalized tax treatment of those buying insurance on their own with those on employer plans, and expanded high-risk pools.

Mr. Boskin, an economics professor at Stanford University and senior fellow at the Hoover Institution, was chairman of the Council of Economic Advisers under President George H.W. Bush.

OCTOBER 1, 2013



“Just visit healthcare.gov and you can compare insurance plans side by side, the same way you'd shop for a plane ticket on Kayak or a TV on Amazon..”

“I don't think I'm stupid enough to go around saying that this is going to be like shopping on Amazon..”



NOVEMBER 14, 2013

**YOU MAY NOT THINK
YOU'RE STUPID ENOUGH,
MR. PRESIDENT, BUT WE DO...**



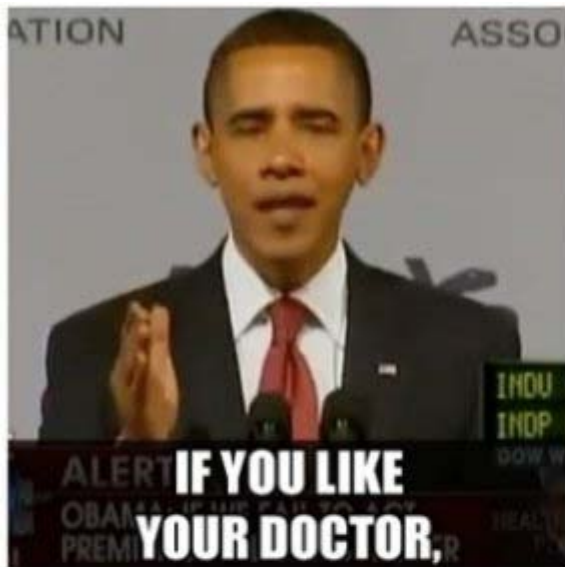
"THE STUPIDITY IS STRONG WITH THIS ONE."

FILL IN THE BLANK

IF YOU LIKE YOUR
* _____
YOU CAN KEEP IT.



- SUGGESTIONS**
- * CONSTITUTION
 - * JOB
 - * CHILDREN
 - * BIG GULP
 - * SECURE BORDERS
 - * FREEDOM
 - * 2ND AMENDMENT
 - * 1ST AMENDMENT
 - * BIBLE
 - * GUN
 - * FREE SPEECH
 - * STRONG MILITARY
 - * SMALL BUSINESS
 - * HOBBIES
 - * FOOD
 - * MOTORCYCLE
 - * FOOTBALL
 - * EDUCATION



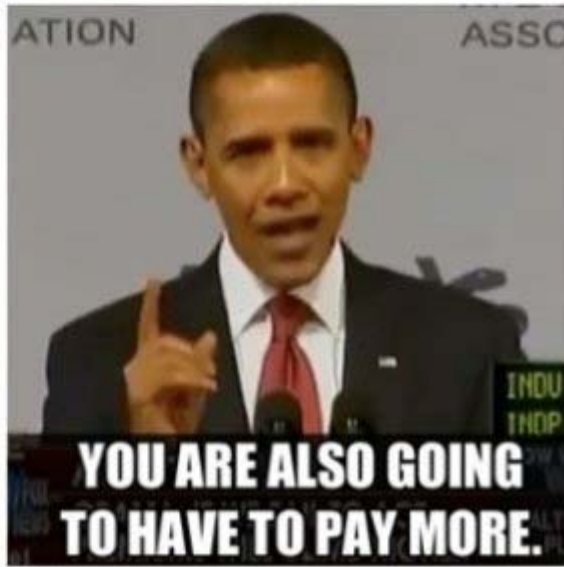
**IF YOU LIKE
YOUR DOCTOR,**



**YOU WILL BE ABLE TO KEEP
YOUR DOCTOR. PERIOD.**



**SORRY, THAT'S SUPPOSED
TO BE AN ASTERISK.**

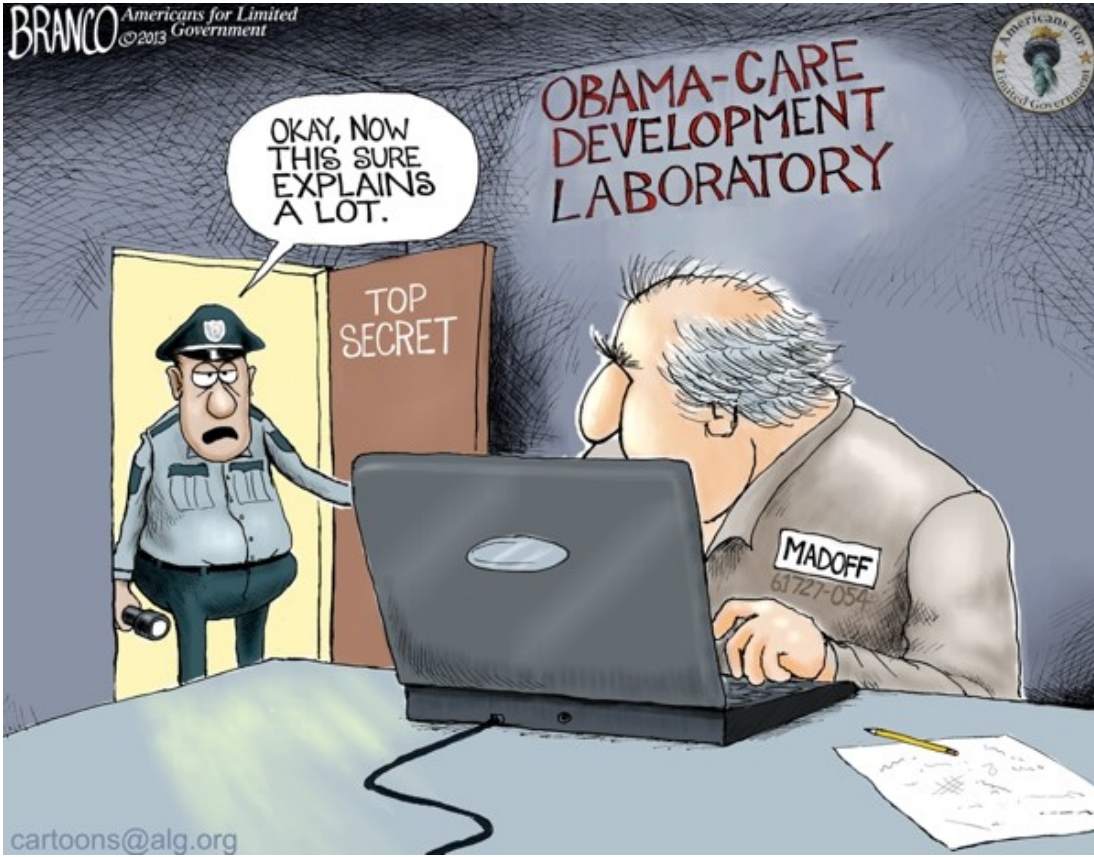


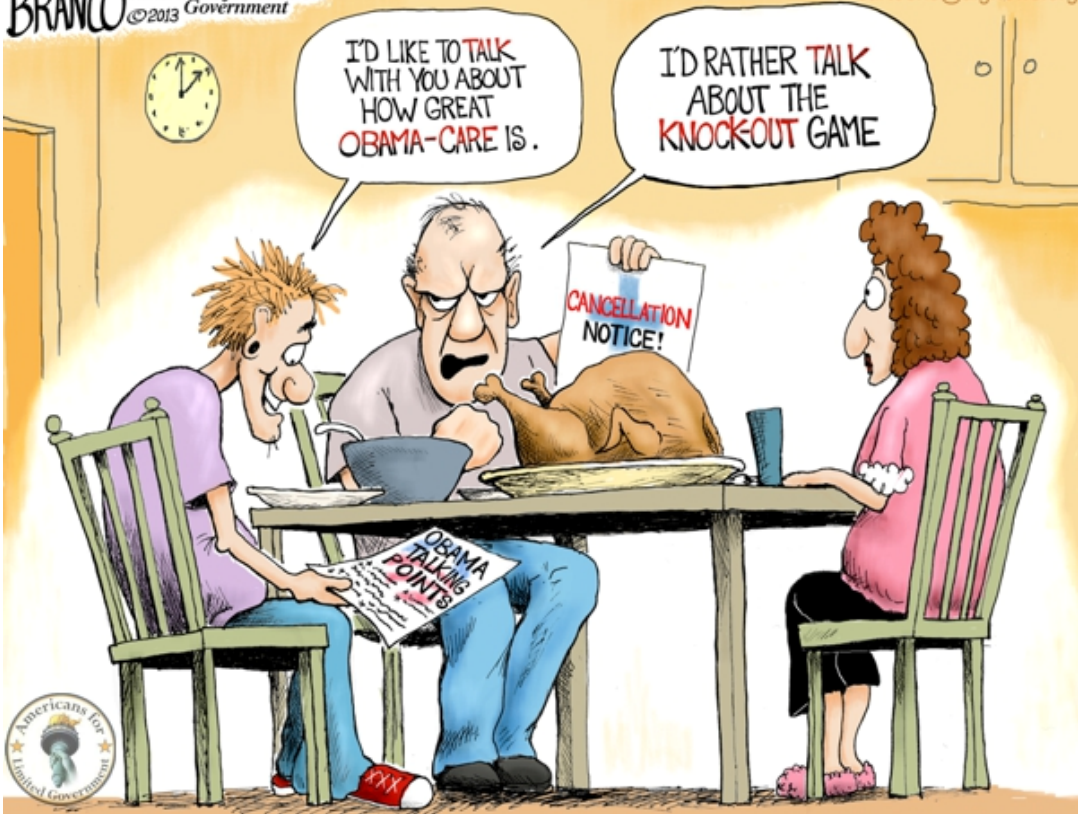
**YOU ARE ALSO GOING
TO HAVE TO PAY MORE.**

Behind the scenes at HealthCare.gov









BLAME WASHINGTON TOUR



SEIU TO JOIN OBAMA-CARE OUTREACH PUSH

