

The Lies About The Affordable Care Act

1. “Obamacare” (which is the Affordable Care Act) has failed. Health Care costs more now because of it

Wrong. Actually, for the first time in ten years, health care costs have begun to slow their rise. (See CNBC July 2016) This is due in part to the ACA. If you have group insurance, you have been sheltered from the constant increase in health care costs over the years. Many of your fellow citizens have not been so lucky. They are the ones you meet who are working two or three part time jobs because it is all they can get.

The ACA was also specifically designed to cover prevention and screening—which have been repeatedly shown to lower costs, since prevention and early detection are MUCH cheaper than treating advanced disease.

2. Health Plans left the market because they were losing money on the Affordable Care Act

Wrong. Health Plans left the market for many reasons. For example, Aetna left 11 of the 15 states where it participated in the health care exchanges because it wanted to force the US government to approve its merger with Humana. See the news on the ruling by a US District Judge on 1-23-17

3. I shouldn’t have to buy insurance. It is my right to be uninsured

Wrong. The same rules apply as having a car. You must have insurance. This protects us all—not just you. You don’t have to have full coverage, but you have to be covered. You never get sick? Congratulations on your good luck. See Number 4 below.

4. I don’t get anything for my insurance. I pay a premium, but since I have a deductible, I don’t get anything from having insurance.

Wrong. You get protection from costs associated with things that happen to you. If you never meet your deductible, congratulations on your good luck ! You did not get in an accident. Your kids did not get diagnosed with a disease. You did not find out you have cancer. How lucky. But if you had gotten hit by a bus, fallen down the stairs or developed cancer, you were not “bad debt” at the hospital for the rest of us to absorb. You did not have to give up your home to pay for care. And now, thanks to the ACA, it doesn’t matter that you have a pre-existing condition.

5. People are very unhappy on the Affordable Care Act. They never get any benefit, and it costs them too much money.

Wrong. It has been proven that people are more financially secure due to the ACA. Especially women (see The Atlantic 1-17-2017) And changes take time to adjust to. Just this month, the number of people who approve of the ACA became greater than those who do not. (see WSJ/NBC poll Jan 12-15 2017) Some of the most vocal people are the people who have a complaint. Satisfied people are often silent. See number 3 and 4 for some of the complaints.