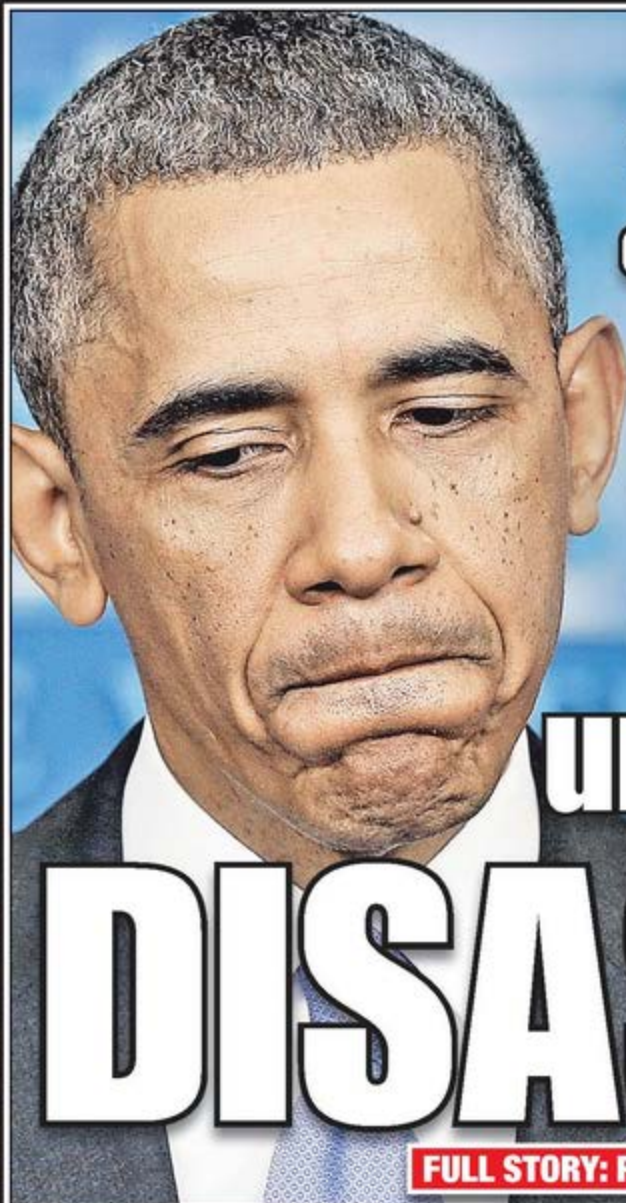


Repeal ObamaCare Now!

Deroy Murdock

November 2013



The president yesterday finally admitted what everyone in America already knew: ObamaCare is a total and unmitigated

DISASTER

FULL STORY: PAGES 4, 5, 6, 7

PHOTO: AP/WIDEWORLD

The System is down at the moment.

We're working to resolve the issue as soon as possible. Please try again later.

Please include the reference ID below if you wish to contact us at 1-800-318-2596 for support.

Error from: https://www.healthcare.gov/marketplace/global/en_US/registration%23signUpStepOne

Reference ID: 0.cd27c417.1380631544.c90fdad

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26,794

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Get quality coverage at a price you can afford.
Open enrollment in the Health Insurance Marketplace
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APPLY BY PHONE

October 1 - November 2



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qualify for lower
costs

See 4 ways you can
apply for coverage

Get in-person help in
your community

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for information



OBAMACARE ENROLLMENT GOALS



*INCLUDES ENROLLEES WHO HAVE PAID
AND NOT PAID

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**IMPORTANT NOTICE REGARDING NEW POLICIES
AND NEW PREMIUM RATES**

Dear Valued Customer:

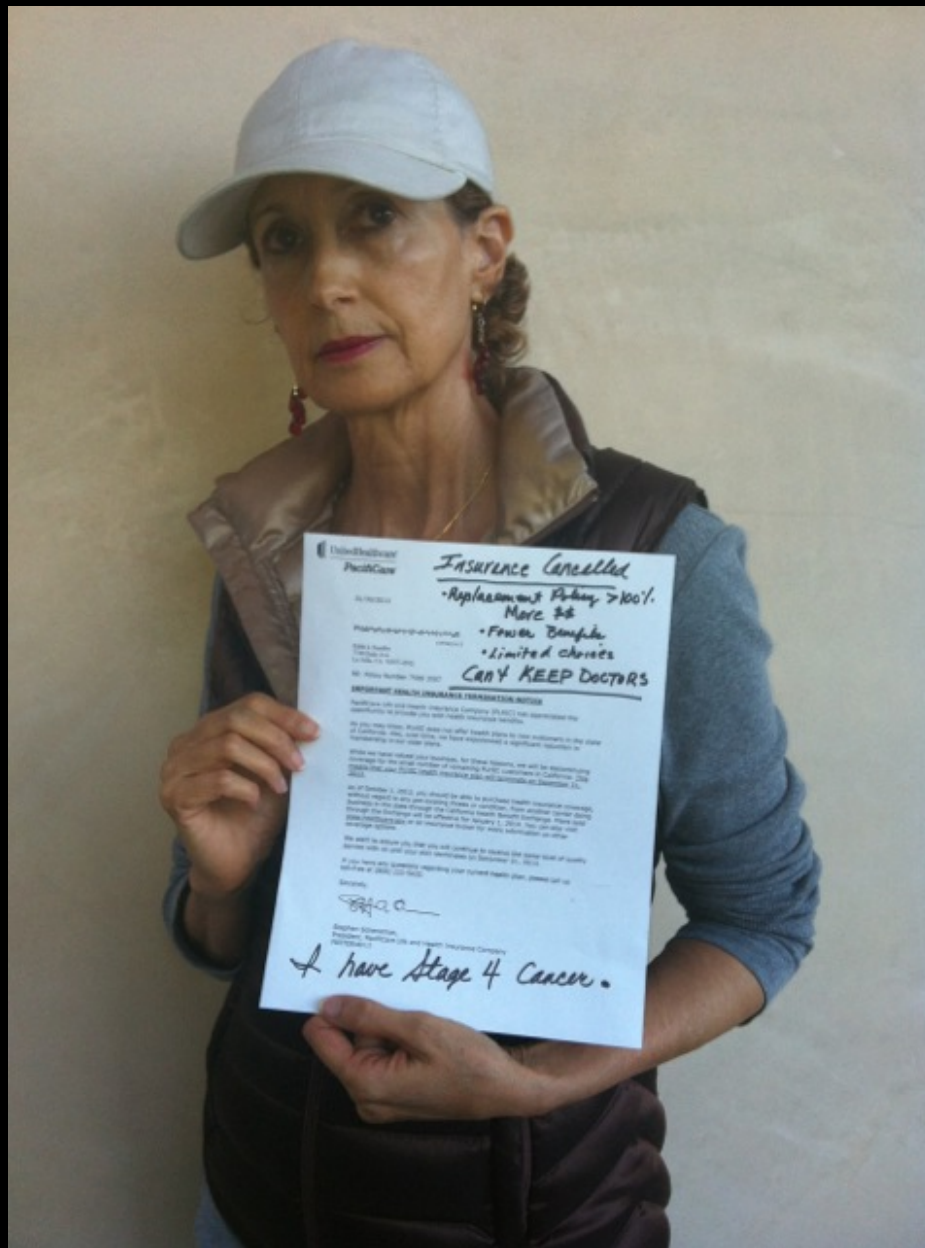
We are writing to let you know about important changes to your health insurance that will take effect on January 1, 2014. **These changes are required by federal health care reform, called the Affordable Care Act (the "ACA").** As outlined below, the changes will include a core set of comprehensive benefits, more cost sharing choices and new premiums.

To make sure your policy includes these new requirements, **your existing policy will end and be replaced with a new policy and new premium rates upon renewal in 2014.** We will roll out a new product portfolio beginning on January 1, 2014 that meets the ACA requirements. New York is also establishing the New York State of Health where you can shop for insurance.

H. R. 3590—43

“SEC. 2707. COMPREHENSIVE HEALTH INSURANCE COVERAGE.

“(a) **COVERAGE FOR ESSENTIAL HEALTH BENEFITS PACKAGE.**—
A health insurance issuer that offers health insurance coverage in the individual or small group market shall ensure that such coverage includes the essential health benefits package required under section 1302(a) of the Patient Protection and Affordable Care Act.



Edie Littlefield Sundby



“For almost seven years I have fought and survived stage-4 gallbladder cancer, with a five-year survival rate of less than 2% after diagnosis.”

“Since March 2007 United Healthcare has paid \$1.2 million to help keep me alive, and it has never once questioned any treatment or procedure recommended by my medical team.... But in January, United Healthcare sent me a letter announcing that they were pulling out of the individual California market.”

“You Also Can't Keep Your Doctor,” by Edie Littlefield Sundby
The Wall Street Journal, Nov. 3, 2013

PRO-CHOICE



INSIDE THIS WEEK: A 14-PAGE SPECIAL REPORT ON AGEING

The
Economist

JUNE 27TH-JULY 3RD 2009

Economist.com

Iran's agony

The mystery of Mrs Merkel

Asia's consumers to the rescue?

The Greeks and those marbles

Evolution and depression

Reforming health care

This is going to hurt









HEALTH INSURANCE REFORM TOWN HALL

PORTSMOUTH, NH

AUGUST 11, 2009

“In the wealthiest nation on Earth, 46 million of our fellow citizens have no coverage.”



Even with ObamaCare, in 2023, 31 million Americans *still* will lack health insurance.

Source: Congressional Budget Office, Table 1. *CBO's May 2013 Estimate of the Effects of the Affordable Care Act on Health Insurance Coverage*



ObamaCare cost 2014 - 2023: \$2.6 trillion

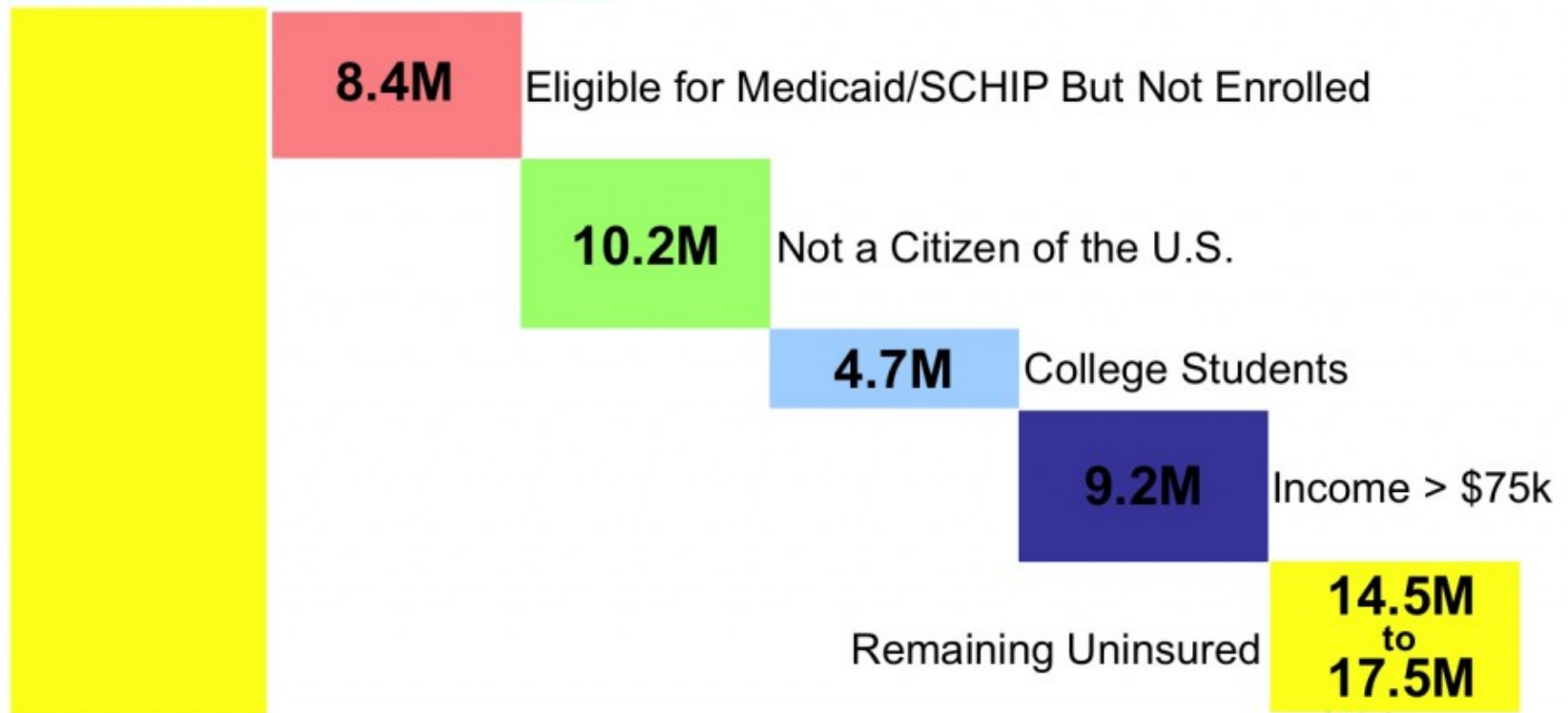
Net beneficiaries: 15 million

Annual cost/beneficiary: \$17,333

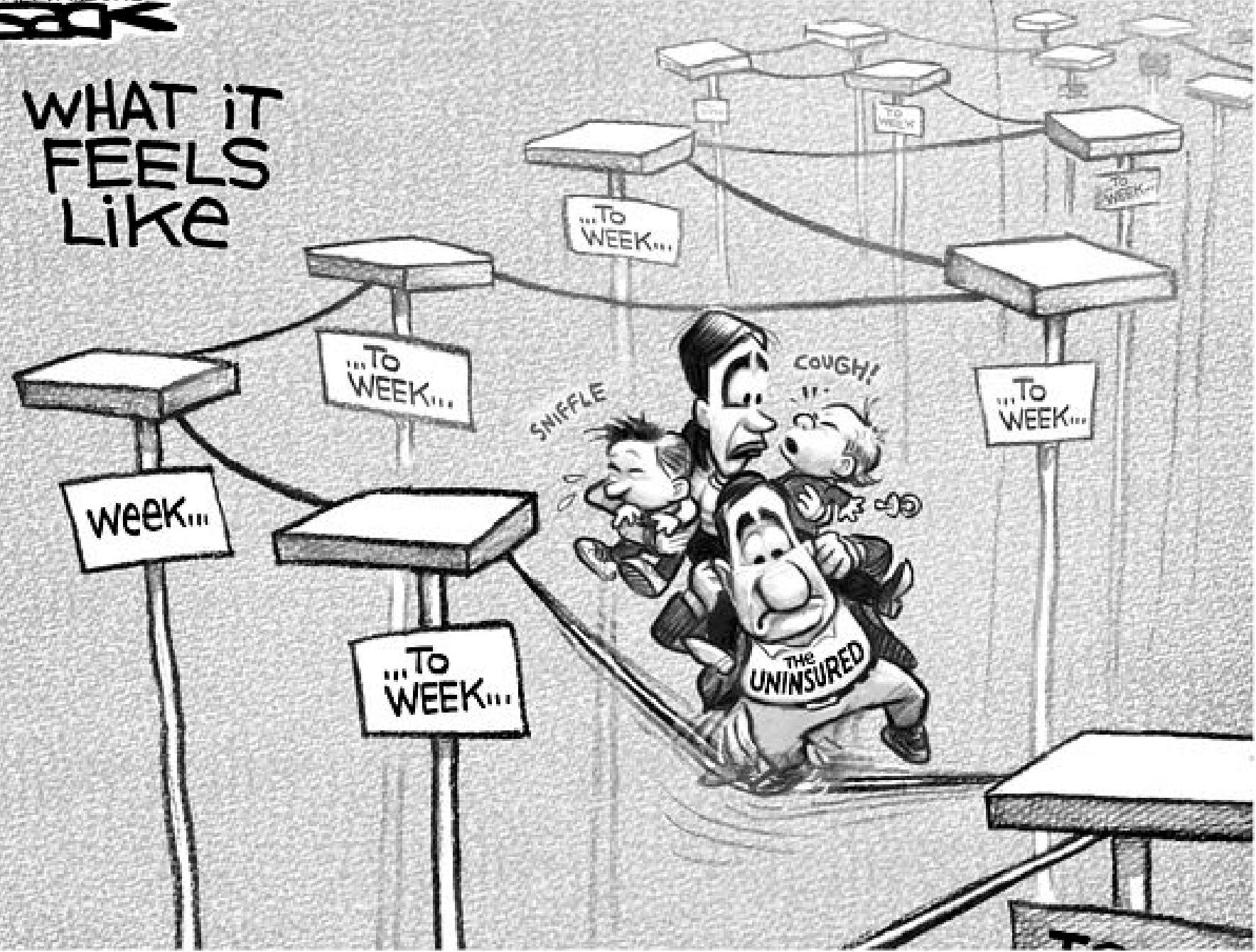
Monthly cost/beneficiary: \$1,444

What makes up the “Uninsured”

47 Million “uninsured”



WHAT IT FEELS LIKE





“I believe that the Affordable Care Act is probably the most complex piece of legislation ever passed by the United States Congress. Tax reform obviously has been huge too, but up to this point it is just beyond comprehension,” said U.S. Sen. Jay Rockefeller (D – WV). Obamacare is “so complicated and if it isn't done right the first time, it will just simply get worse.”



“Obamacare architect Rockefeller: It’s ‘beyond comprehension’”
The Washington Times, April 11, 2013

H.R. 3692 Section 1111 (page 381)

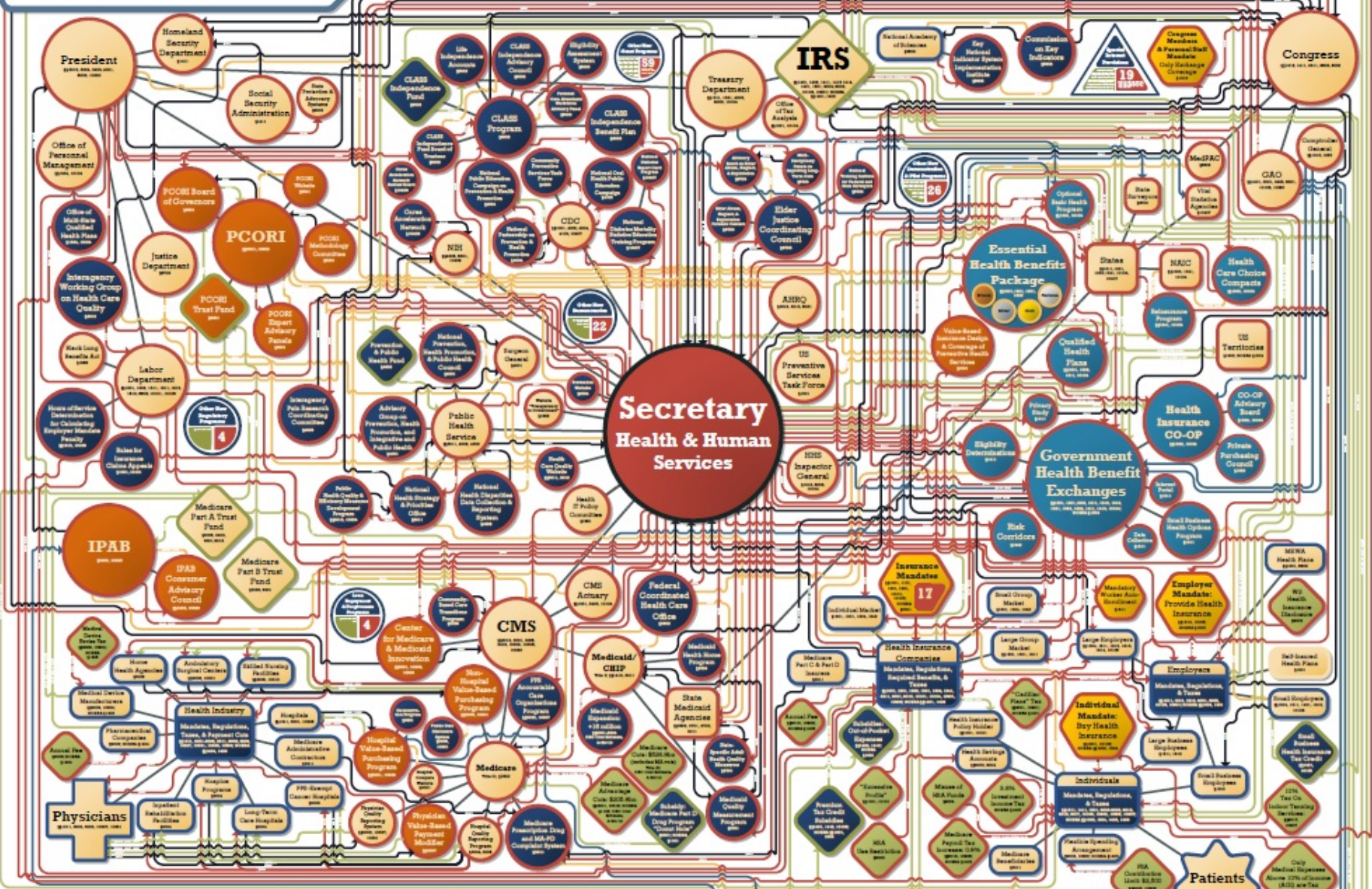
“PAYMENTS TO SKILLED NURSING FACILITIES”

“(2) ADJUSTMENT IN RECALIBRATION FACTOR. –

Based on the initial analysis under paragraph (1), the Secretary shall adjust the case mix indexes under section 1888(e)(4)(G)(i) of the Social Security Act (42 U.S.C. 139yy(e)(4)(G)(i) for fiscal year 2010 by the appropriate recalibration factor as proposed in the proposed rule for Medicare skilled nursing facilities by such Secretary on May 12, 2009 (74 Federal Register 22214 et seq.).”



Your New Health Care System



New Government

- **Rating Potential**
- **Involvement in Health Insurance Market**
- **Other Expansions**
- **Represents Bundles of Additional Entities**

Expanded Government

- **Government with Expanded Authority/Responsibility**
- **Government Financial Entity with New Inflows/Outflows**
- **State/Territory with Expanded Authority/Responsibility**

Private

- **Private Entity with New Mandates/Regulations/Responsibilities**
- **Unchanged Private Entity**
- **Special Interest Provisions**

New Relationships

- **Regulations/Requirements/Mandates**
- **Reporting Requirements**
- **Oversight**
- **Money Flows**
- **Consultation/Advisory/Info Sharing**
- **Structural Connections (Includes Existing)**

AICJ: Adjusted Gross Income
 AHRQ: Agency for Healthcare Research and Quality
 CDC: Centers for Disease Control & Prevention
 CHIP: Children's Health Insurance Program
 CLASS: Community Living Assistance Services & Supports
 CMS: Centers for Medicare & Medicaid Services
 CO-OP: Consumer Operated & Directed Program
 FFR: Fee for Service
 FSA: Flexible Spending Arrangement
 GAO: Government Accountability Office
 HHS: Health Care & Education Reconciliation Act
 HHS: Health & Human Services Department
 IRA: Health Savings Account
 IPAB: Independent Payment Advisory Board
 IOL: Internal Revenue Service
 MA-PD: Medicare Advantage Prescription Drug
 MACPAC: Medicare Payment Advisory Commission
 MAND: Medical Care Payment Research Institute
 MAND: Medicare Payment Research Institute
 MAND: Multiple Employer Welfare Arrangement
 NAC: National Association of Insurance Commissioners
 NIA: National Institute of Health
 PCORI: Patient-Centered Outcomes Research Institute
 PPS: Prospective Payment System

Patient Protection & Affordable Care Act, P.L. 111-148;
 Health Care & Education Reconciliation Act, P.L. 111-152
 Prepared by: Joint Economic Committee, Republican Staff
 Congressman Kevin Brady, Senior House Republican
 Senator Sam Brownback, Ranking Member



ObamaCare: An exercise in self-contradiction

- ObamaCare needs “young healthies” to subsidize everyone else...
But young people can stay on their parents’ plans until age 26.
- ObamaCare is supposed to bring new patients into the system...
But it does nothing to boost the supply of doctors.
- ObamaCare plans must include free contraceptives...
But such insurance policies also must feature maternity care.

Did anyone think this through?

**UNEMPLOYMENT
INSURANCE AGENCY**
Problem Resolution Office

Claims Entrance

♿

NO
SMOKING

NO
SMOKING



At least 363 U.S. employers have chopped the hours of or fired 24,773 workers because of ObamaCare, including:

<u>Employer</u>	<u>State</u>	<u>Workers harmed</u>
AAA Parking	Georgia	250
NEMF Trucking	New Jersey	400
Buca di Beppo	Florida	400
Alpine School Dist.	Utah	800
Chesterfield Schools	Virginia	2,000
Dallas Colleges	Texas	2,500

Source: *Investors Business Daily*, November 5, 2013



Government Medicine Kills

Modern Equipment and Procedures

	USA	Canada	UK
CT scanners per million	41	15	9
MRI machines per million	34	9	6
Mammograms per million*	40	21	9
Coronary bypasses per 100,000	79	61	34

Source: *OECD.Stat Extracts (Health) 2013* *(2011)

Government Medicine Kills

“The evidence in this case shows that delays in the public health care system are widespread, and that, in some cases, patients die as a result of waiting lists for public health care.”

Chaoulli v. Quebec

Canadian Supreme Court (2005)

Government Medicine Kills

Comparative Five-Year Cancer Survival Rates (%)

	<u>USA</u>	<u>Canada</u>	<u>UK</u>
Breast	89.3	87.1	81.3
Prostate*	91	85	51
Colorectal	64.4	61.9	52.6
Colorectal	64.8	63.5	54.1

Sources: *OECD.Stat Extracts (Health) Nov. 2011*

**Lancet Oncology, August 2008*

POSTOPINION

Death by ObamaCare

'Reform' reams cancer patients



**ROBERT
GOLDBERG**

OBAMACARE is supposed to be a huge boon for anyone with a pre-existing condition. Count that another promise broken: It's actually denying care *because of* pre-existing conditions.

Millions of Americans with cancer and other chronic illnesses will wind up paying more for life-saving care, if they can get it all.

To keep costs down, the White House designed ObamaCare plans as cut-rate HMOs. The low profit margins have forced insurers to downsize the number of doctors and hospitals in their networks — and to slash what they cover for out-of-network treatment.

So most ObamaCare plans don't include the vast majority of the best cancer doctors and cancer centers. That's a huge problem for these patients. As Dr. Scott Gottlieb, a former Medicare official, writes: "Cancer patients often need the help of specialized doctors and cancer institutions that won't make it into many of these

cheaper networks."

All across the country, leading cancer centers — including New York's Memorial Sloan Kettering — are excluded by the largest plans. In Washington state, the largest exchange plans exclude world-class cancer care for kids such as the Seattle Cancer Care Alliance. California's state-of-the-art Cedars-Sinai cancer center isn't in any ObamaCare plan. Only a few plans include the Mayo Clinic.

And if you want a doctor outside such networks, you'll generally have to pay the *full cost* of care.

Many people will get better coverage at a lower cost under ObamaCare (after all, the feds are spending hundreds of billions on it). But most cancer patients will wind up paying more for less.

Take Michael Cerpok, a leukemia survivor in Fountain Hills, Ariz. Right now, his monthly premium is about half his monthly take-home pay. But the ObamaCare law forced his insurer to kill that plan for one that fits the law's rules.

Now he'll have to pay more for drugs, and his Mayo Clinic doctor is no longer in his network.

Last year, his treatment bill was more than \$350,000, but thanks to



Another horror story: Bev Veals, here undergoing chemo at Duke Cancer Center, was in the hospital when she learned that the president's "reform" was forcing her into a much higher-cost health plan.

insurance his out-of-pocket was only \$4,500. Now, to keep his doctor, the one who has kept him alive for seven years, Cerpok will have to pay \$26,000 out-of-pocket.

ObamaCare also stints on drug coverage, severely limiting the medicines plans cover. Many pre-Obama plans just charged a co-pay of about \$50-70 a month for cancer drugs. Under ObamaCare, thousands of cancer pa-

tients will have to pay more than \$2,500 a month for medicines.

Horribly, ObamaCare is limiting access to new medicines just as a revolution is delivering far better treatments. More than 40 new treatments target the genetic source of tumors, as opposed to older therapies that kill cancer cells after they spread. On average, ObamaCare plans cover only 10 targeted therapies, and insurers don't have to add

new breakthroughs until 2016.

A study by Avalere Health found that up to 90 percent of ObamaCare plans will force cancer patients to cover half the cost of new drugs until they hit the out-of-pocket maximum. By comparison, only 29 percent of non-ObamaCare employer-based plans do so.

Many patients will just give up. Another Avalere study found that people are four times more likely to stop using innovative therapies if they have to pay \$500 or more.

South Carolinian Bill Elliott, 50, and a late-stage lung-cancer survivor, is looking at doing just that. He reports that premiums for his family will jump from \$150 to \$1,500 a month. His doctor isn't in the ObamaCare network and neither are his medicines, so he's thinking about stopping altogether, "pay the \$95 or whatever fine and I'm just going to let nature take its course," because he doesn't want to burden his family.

Forget the Web site and other disasters: The ugliest part of ObamaCare is how it denies life-saving coverage to cancer patients. That isn't a "glitch"; it's a cruel and key feature of the law.

Robert Goldberg is vice president of the Center for Medicine in the Public Interest and publisher of valueofinnovation.org.

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***The Patient
Protection
&
Affordable
Care Act***

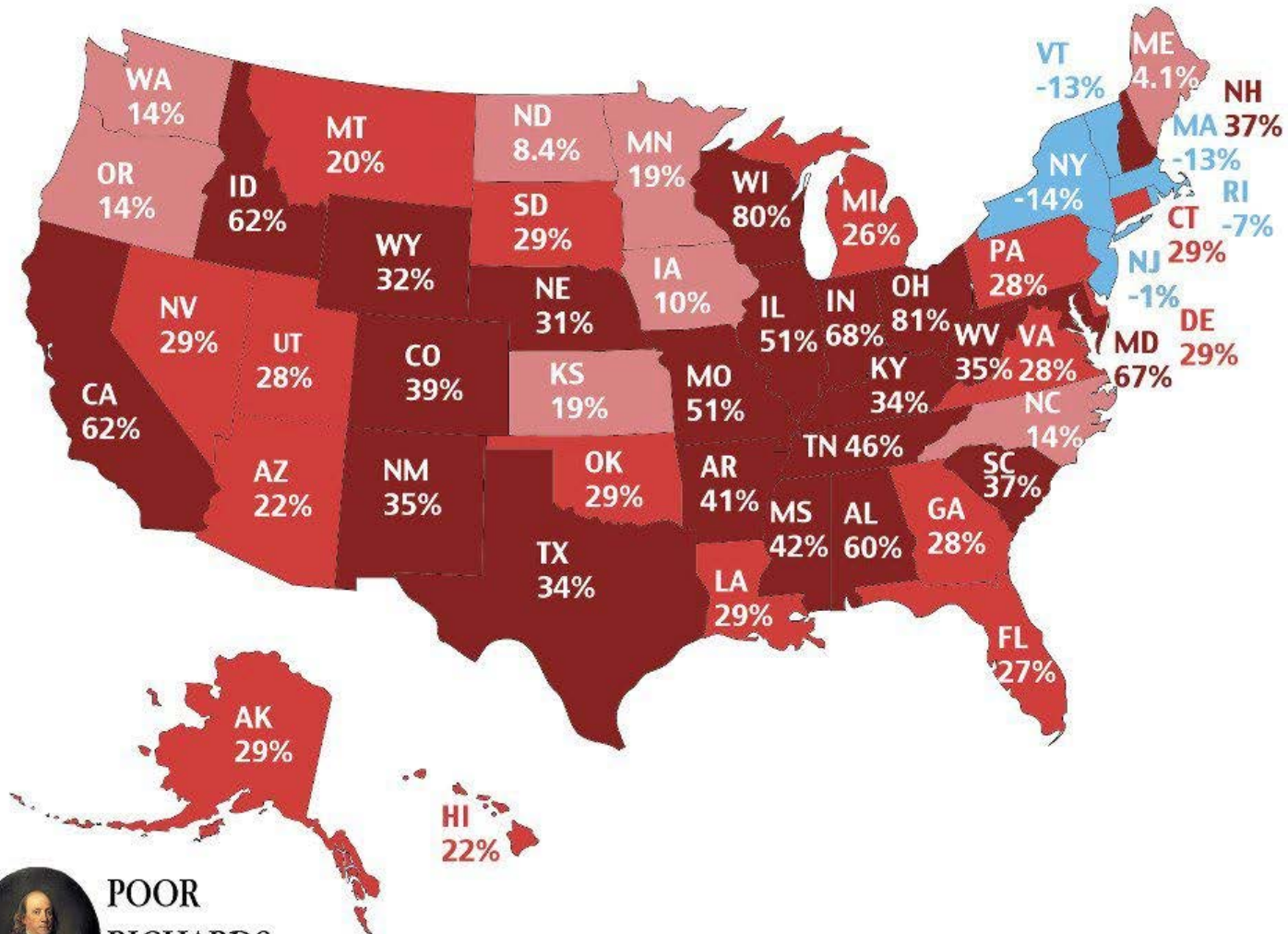


111th Congress of the United States

H.R. 3590

How much will **OBAMACARE** raise your health insurance premium?

individual health plans in the United States



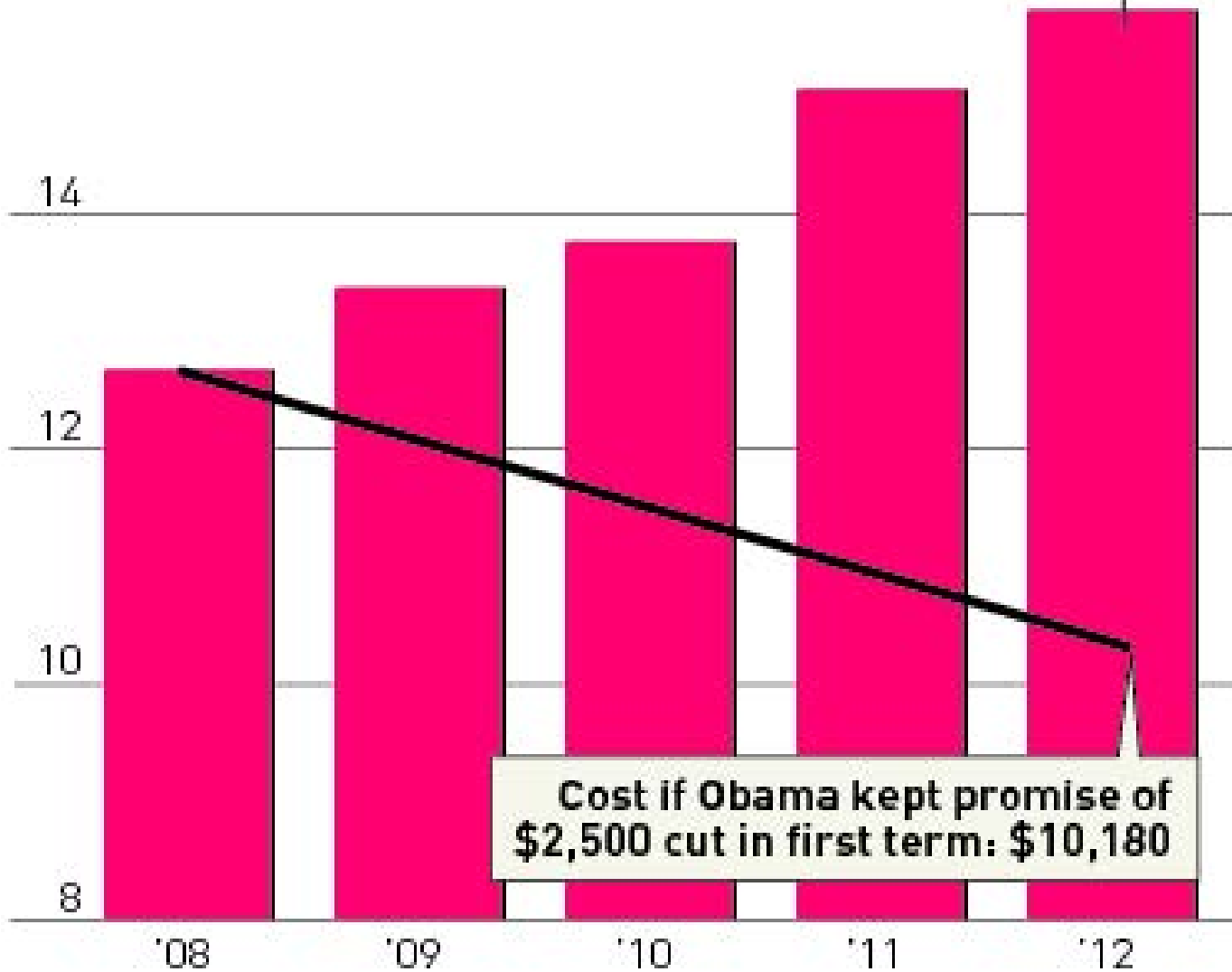
POOR
RICHARDS
NEWS.COM

Source: "Cost of Future Newly Insured under the Affordable Care Act (ACA)" by Society of Actuaries, March 2013

Insurance Rates Climb Under Obama

\$16 In thousands

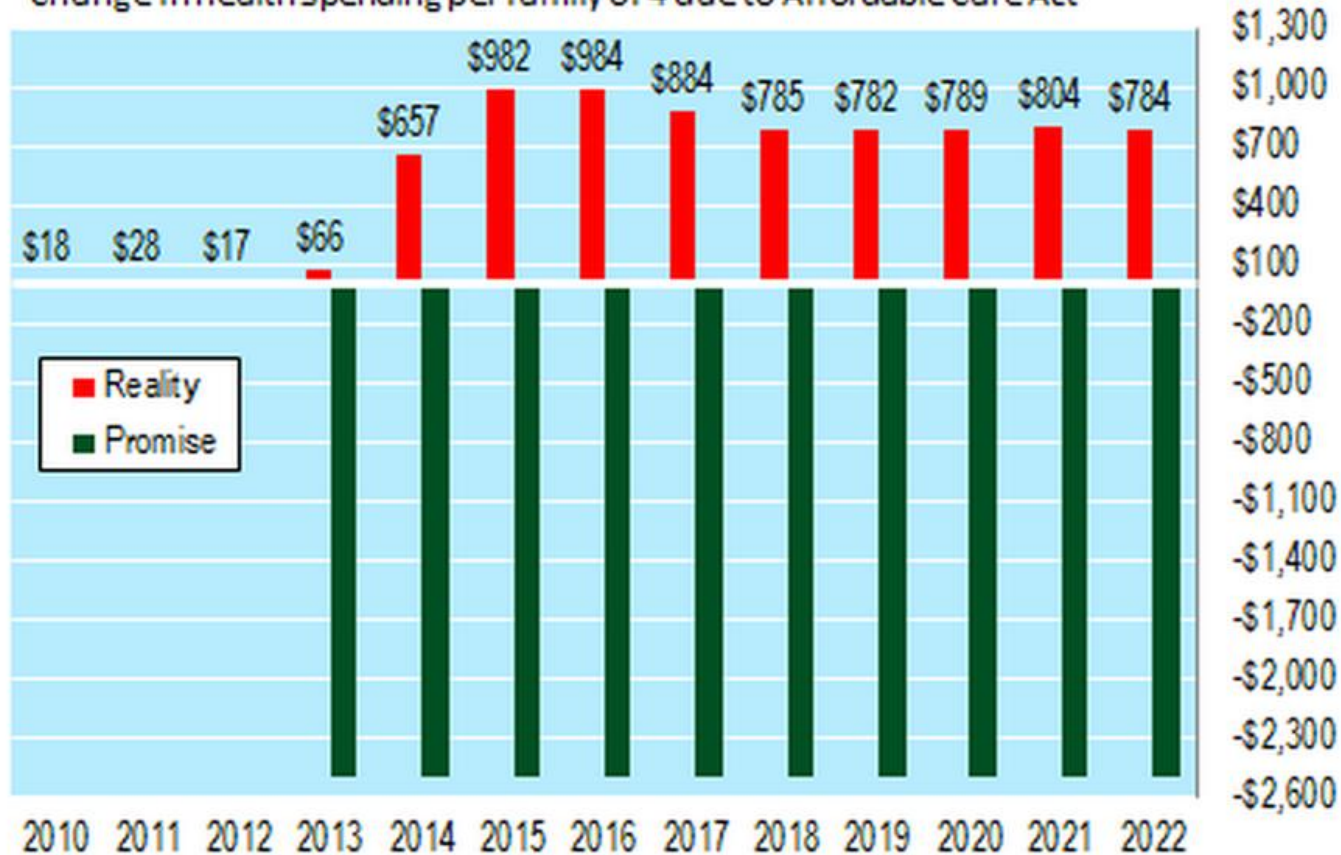
Actual average premiums
for a family: \$15,745



Source: Kaiser Family Foundation

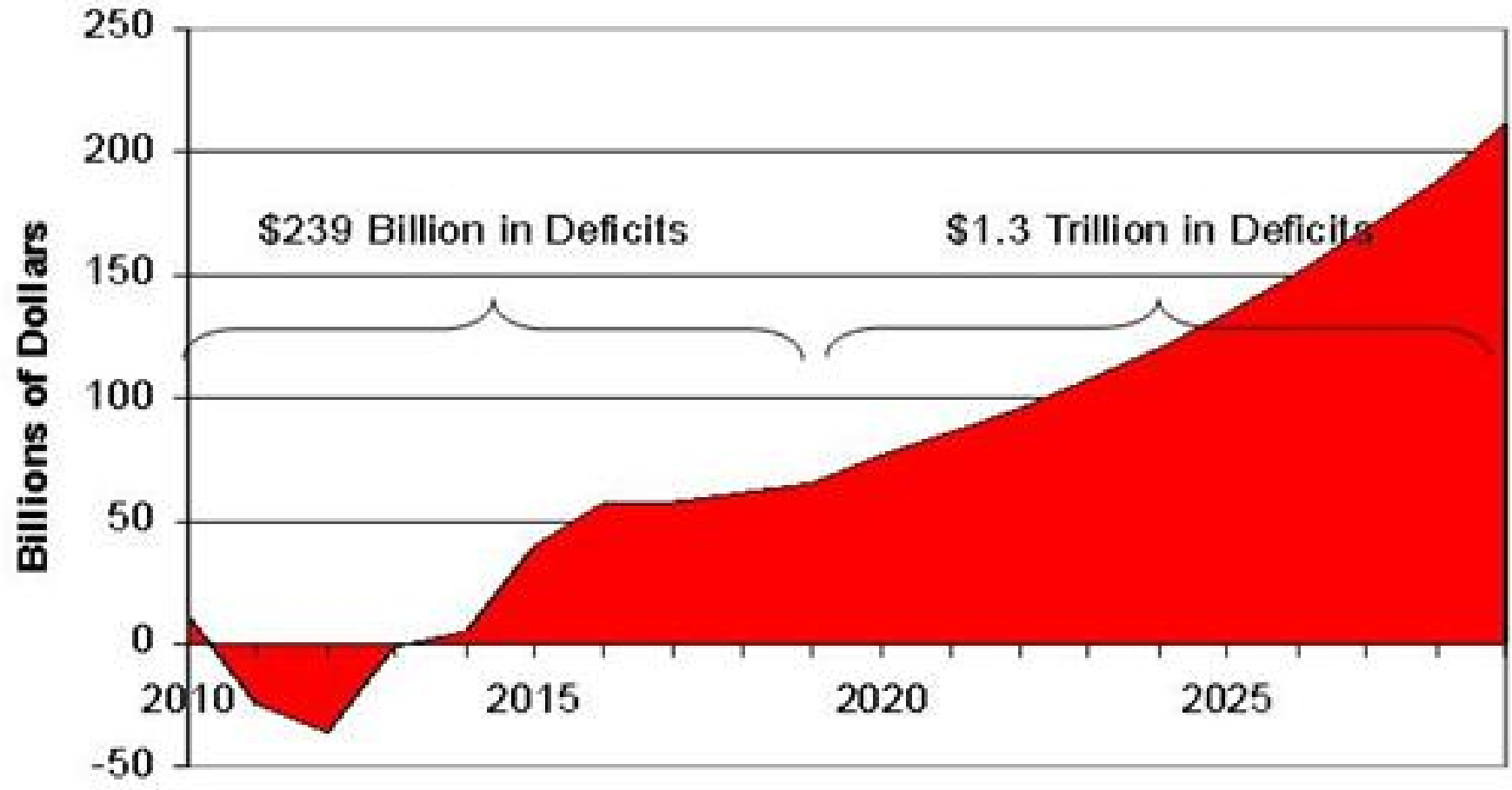
Obamacare will add \$7,450 to average health spending for a family of 4 between 2014 and 2022

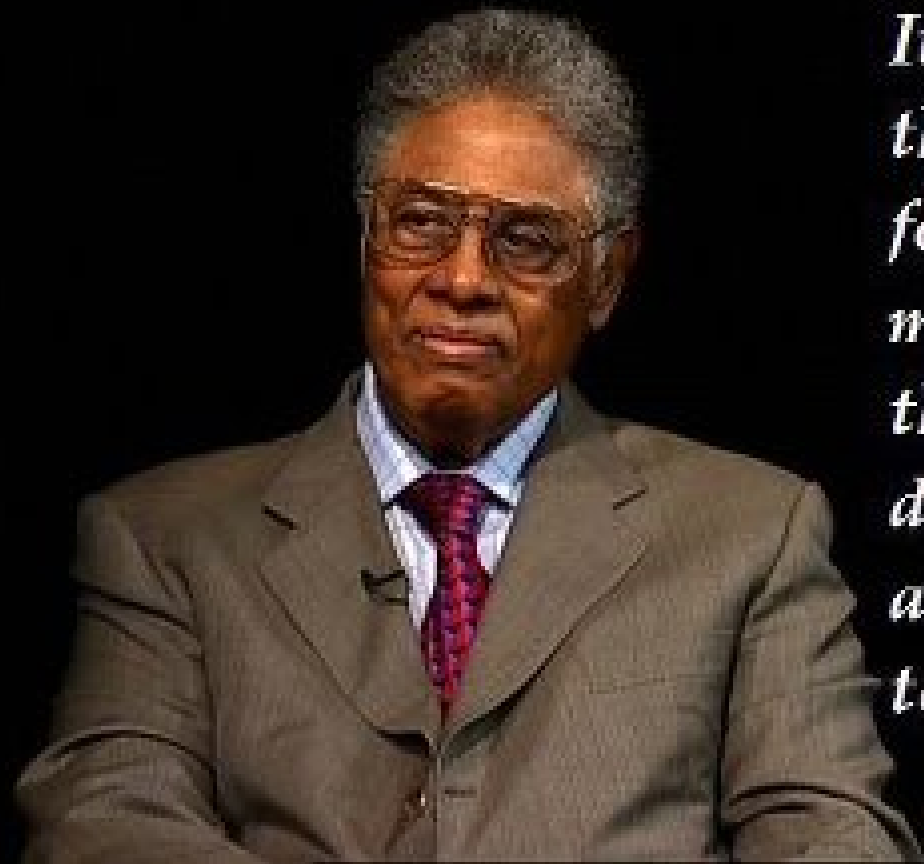
Change in health spending per family of 4 due to Affordable Care Act



“Obamacare Will Increase Health Spending By \$7,450 For A Typical Family of Four”
Forbes, September 23, 2013

Annual Increase in Deficit From the Democrats' Health Care Bill

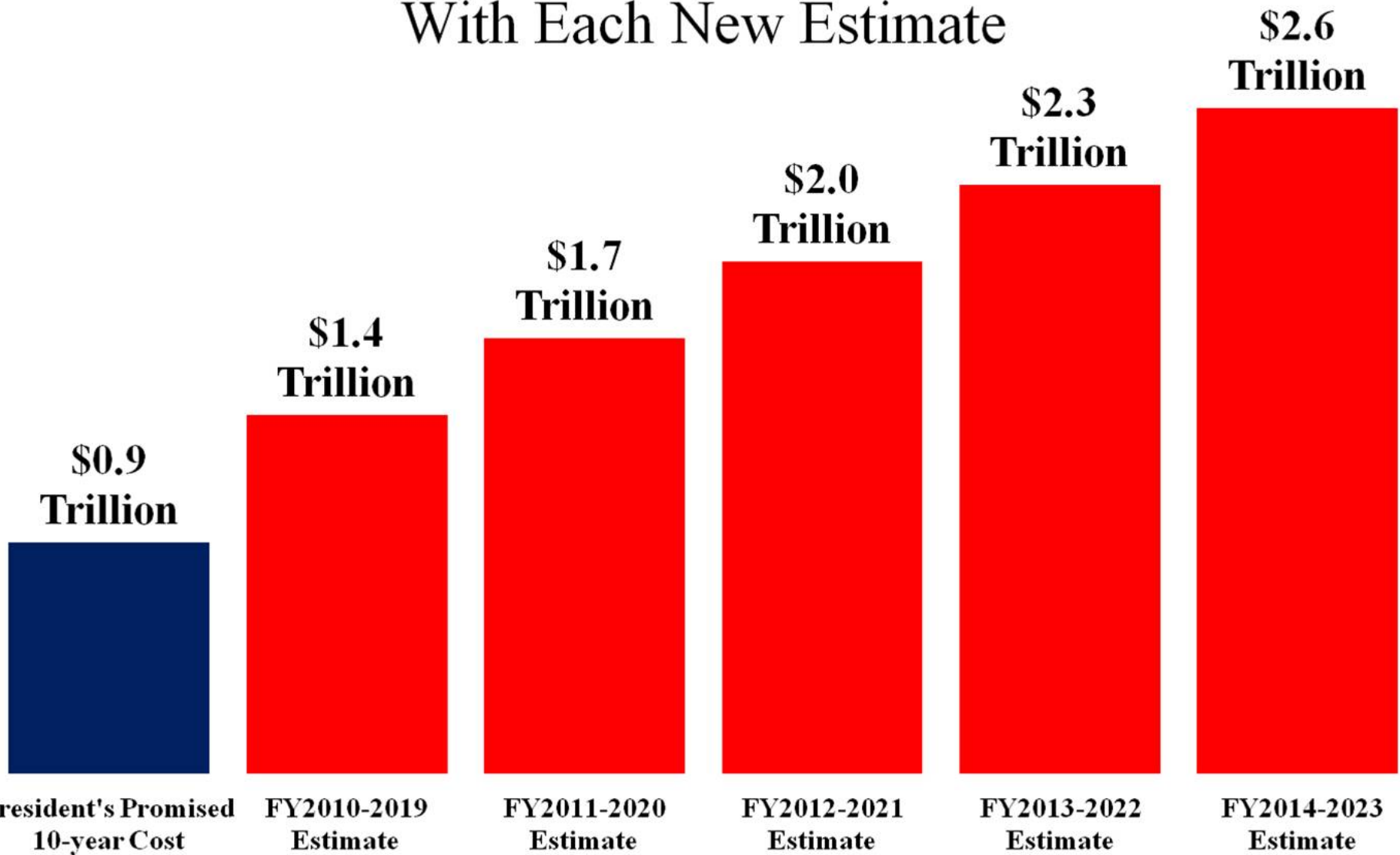




It is amazing that people who think we cannot afford to pay for doctors, hospitals, and medication somehow think that we can afford to pay for doctors, hospitals, medication and a government bureaucracy to administer it.

~ Thomas Sowell

Cost Of President's Health Law Rises With Each New Estimate



Estimates of the gross outlays under the President's health care law in nominal dollars using CBO estimates of major coverage provisions, as well as Senate Budget Committee Republican projections based on CBO estimates of the remaining costs.

Sources: CBO. Produced by SBC Republican staff, Ranking Member Jeff Sessions || <http://budget.senate.gov/republican>

4/07/09



FOX NEWS
FOX NEWS
.COM

OBAMA: "WE ARE OUT OF MONEY"
PRESIDENT TALKS ABOUT MAJOR U.S. DEFICIT

NTS COME HOURS BEFORE PALESTINI NL STL 3 MIL 2

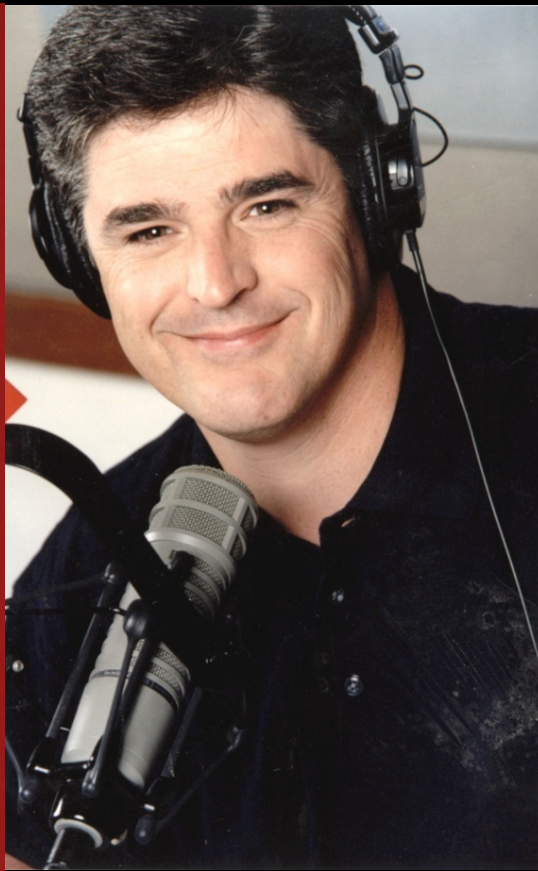
“Blessed are the young,
for they shall inherit the
national debt.”

-Herbert Hoover













The logo for Watchdog.org, featuring a large white 'W' on a black square background, followed by the text 'atchdog.org' in white. The background of the entire image is a photograph of a train wreck in a wooded area, with a derailed train car and tracks visible.

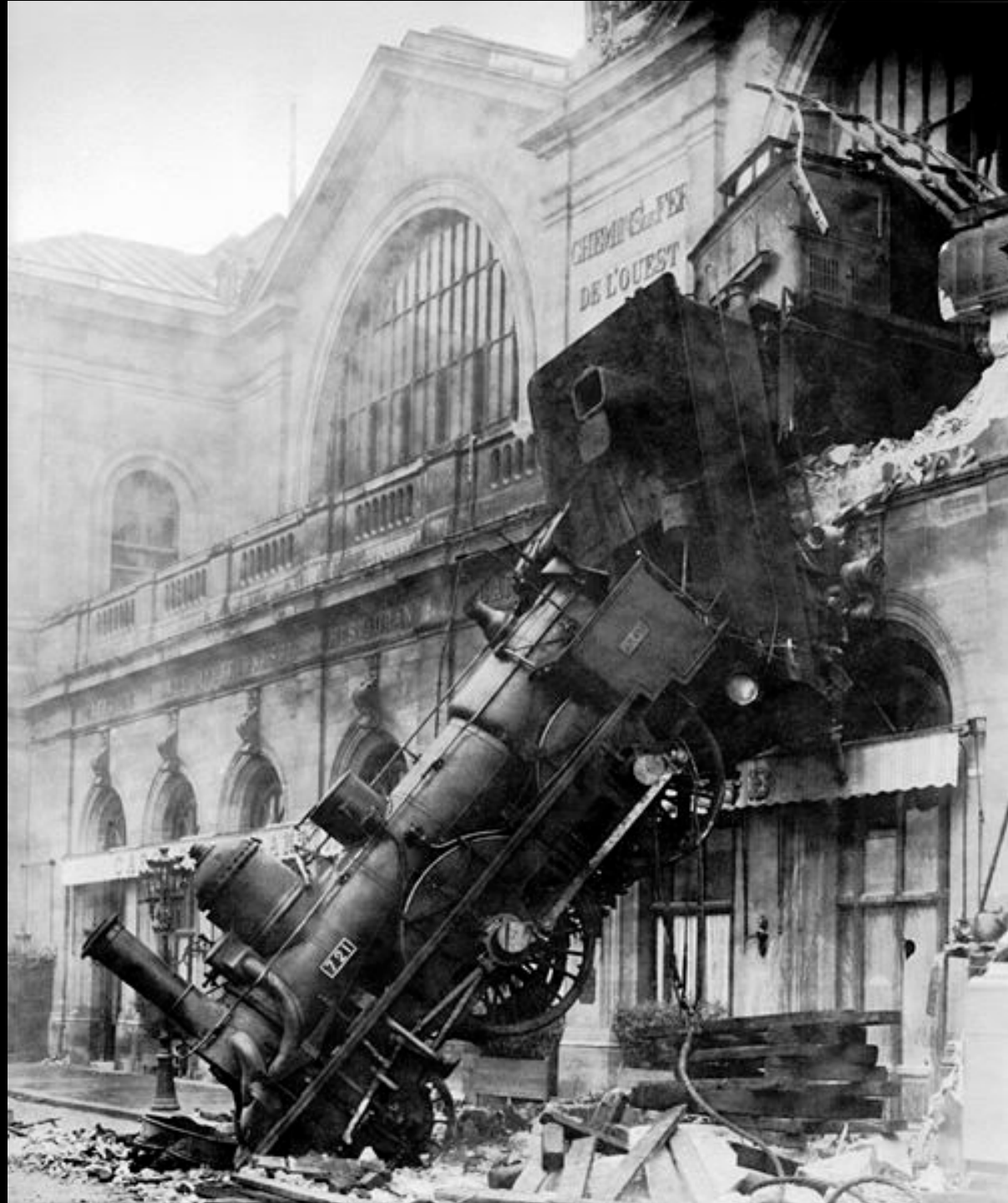
Watchdog.org

OBAMACARE

**Democratic U.S. Sen.
Max Baucus,
Obamacare's architect:**

**I just see a huge train wreck
coming down.**

- The Hill, April 17, 2013





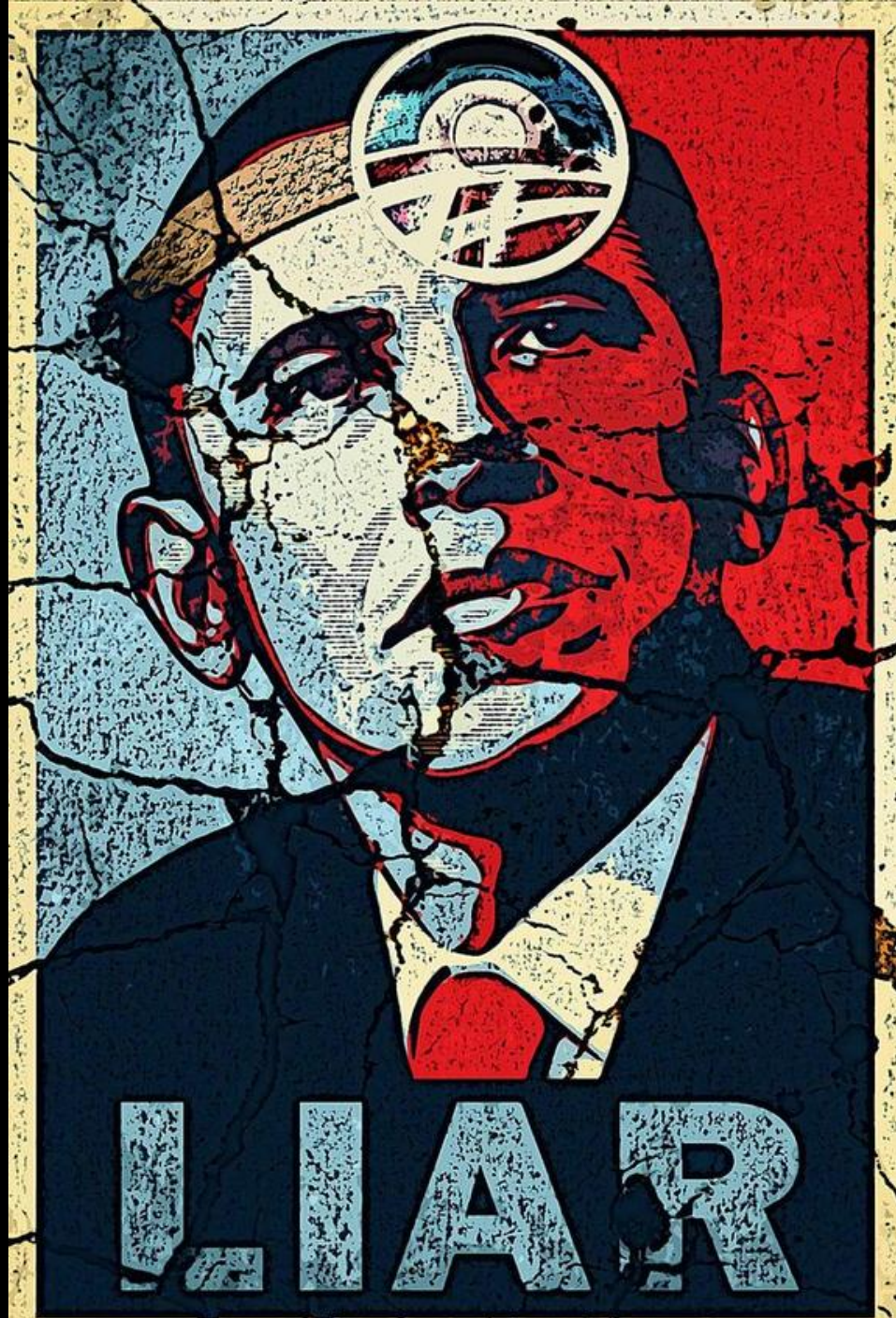




For more information:



Deroy Murdock
tiradesRus@hotmail.com
212-995-1538



LIAR

Health Care that Works for Americans

On March 23, 2010, President Obama signed the Affordable Care Act into law, putting in place comprehensive reforms that improve access to affordable health coverage for everyone and protect consumers from abusive insurance company practices.

For those Americans who already have health insurance, the only changes you will see under the law are new benefits, better protections from insurance company abuses, and more value for every dollar you spend on health care. **If you like your plan you can keep it and you don't have to change a thing due to the health care law.**