

# “Obamacare” : The Facts about the Patient Protection and Affordable Care Act (PPACA)

## ***Will Everyone Really be Insured?***

No. According to the Congressional Budget Office (CBO), *even if everything worked out* as the supporters of the law claim, there would still be 22 million Americans without health insurance.

## ***How will the newly insured be covered?***

According to the CBO, 47% of the newly insured will be covered under Medicaid or other government-sponsored insurance. The states will be responsible for most of the expenses for these new enrollees. This will add to the financial burden on the states and be paid for by YOU, the taxpayer.

## ***Will “Obamacare” decrease my premium costs?***

Since “Obamacare” passed, healthcare premiums have increased from 10-22%! The CBO estimates that the premium costs for a typical family of 4 will be **\$20,000 per year** by the year 2016. That’s how much you or your employer will have to pay. You may be eligible to receive a subsidy from the government, but that money must come from state or federal funds, and therefore, from YOU, the taxpayer.

## ***Will “Obamacare” decrease overall healthcare costs?***

The only way this law proposes to decrease overall healthcare costs is by restricting patient access to tests and treatments (**healthcare rationing**), or by decreasing payments to doctors and hospitals, forcing many qualified providers to stop seeing Medicaid and Medicare patients. Massachusetts has a similar plan to “Obamacare”, and the *average* wait time to see a primary care physician there is 48 days!

## ***How Will Medicare be affected?***

Overall, over \$500 Billion dollars is scheduled to be cut from Medicare. **“Obamacare” is the ONLY healthcare reform plan being proposed that decreases benefits to CURRENT Medicare recipients!** All other plans, including those proposed by Congressman Paul Ryan and Republicans, do NOT affect current Medicare patients. Many services, such as hospice, home health care, outpatient surgery, will be restricted. In addition, federal subsidies for Medicare Advantage will be severely cut, leaving millions of Medicare patients unable to afford the premiums.

## ***How will my doctor be affected?***

“Obamacare” directs the Secretary of Health and Human Services (now Kathleen Sebelius, *NOT* a physician) to determine, through government bureaucrats, how doctors are allowed to diagnose and treat patients. If doctors do not comply with their rules, they may not be paid, they could be fined, or even put in jail! **45% of physicians surveyed have said that they will stop practicing medicine if these rules are allowed to go into full effect.**

## ***What are the “waivers” I’ve heard about?***

Because the premium costs of the proposed government plans are so high, and the rules that businesses have to follow are so extensive, many businesses have requested “waivers” so that they will not have to participate in parts of “Obamacare”. Even the entire state of Nevada (Senator Harry Reid’s state) was granted a waiver! **Many small employers will stop offering health insurance to their employees altogether, since the premium costs will be so high. We may end up with MORE uninsured after this law goes into effect!**

## ***Why did the American Medical Association support “Obamacare”?***

That’s a really good question! The AMA only represents 17% of physicians, most of whom are not actually practicing physicians. So most of the physicians affected by this law are NOT represented by the AMA!

## ***So what CAN we do to fix the Healthcare system?***

There are lots of great ideas being discussed that use *market-based solutions rather than government bureaucracy* to solve the broken healthcare system. **To learn more, watch this YouTube video series: GO TO TipOfTheSpear.net CLICK ON [What's REALLY in ObamaCare + Alternatives](http://www.tipofthespear.net/issues_health-care-vecchio.htm#vecchio) in the IMPORTANT LINKS WHITE BOX [http://www.tipofthespear.net/issues\\_health-care-vecchio.htm#vecchio](http://www.tipofthespear.net/issues_health-care-vecchio.htm#vecchio).**