



It Doesn't Have to be This Way: Obamacare's Troubling Reality

Every day Americans are confronted with more bad news about Obamacare. Insurers are leaving the ACA marketplaces, premiums continue to increase, and fewer people are enrolling, which will likely lead to more premium increases. Lawmakers must act because the American people deserve better.

Insurers Dropping Out

CNBC: Anthem will drop out of Ohio's Obamacare market; 18 counties could be left with no ACA plan

Alleigh Marré, spokeswoman for the U.S. Department of Health and Human Services, said "This news is heartbreaking for the millions of Ohioans who depend on access to affordable, high-quality healthcare, and this is a stark reminder that Obamacare is collapsing."

Times Free Press: Most of Tennessee will have only one insurer under Obamacare in 2018

Tennessee Insurance Commissioner Julie Mix McPeak said ... "the market remains challenged as most Tennessee consumers will still face limited options and increasing premium prices."

WTHR: Anthem, MDwise Pulling Out of Indiana's Obamacare Exchange in 2018

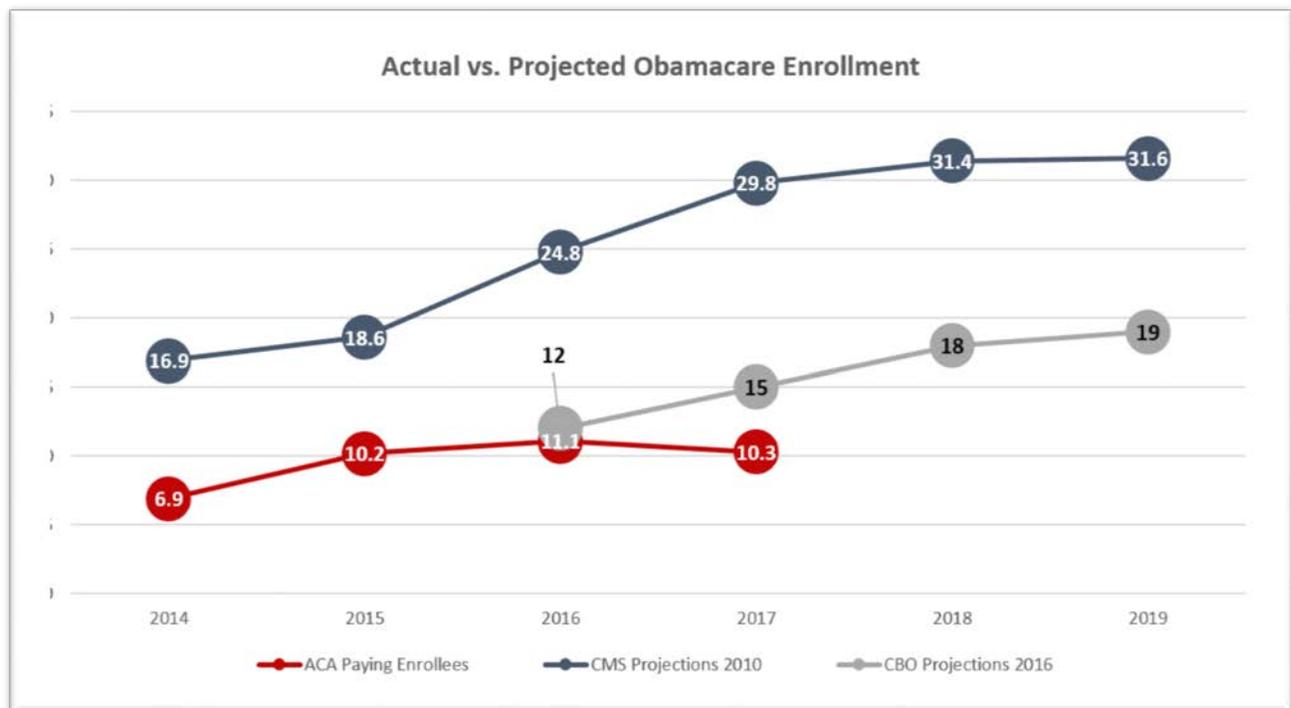
Both companies cited a "volatile" marketplace filled with "growing uncertainty."

So what's causing this uncertainty? In one word, [Obamacare](#). The flawed design of Obamacare itself, particularly the flawed individual mandate and the instability of the Cost Sharing Reduction subsidies, written and implemented by Democrats, are [causing the volatile marketplace](#).

Declining Enrollment

[Politico](#): **Nearly 2M Fell Off Obamacare Coverage Rolls Through Mid-March**
CMS said high costs and lack of affordability were the most common factors individuals cited when asked why they didn't keep their coverage.

Obamacare's actual enrollment has failed to meet projections every single year.



The latest enrollment report [reveals](#) a grim picture of unmet expectations and increased costs that mean more dire predictions for Obamacare.

Increasing Costs

[The Fiscal Times](#): **Uncertainty over Obamacare Drives Up Average Premiums 18% Next Year**

The proposed 2018 premiums for the most popular "silver" plan are 18 percent higher on average than this year's premiums according to Avalere's survey of eight states where insurers have submitted early rate filings. By comparison, average 2017 silver plan premiums increased by 12 percent from the year before.

[Washington Examiner](#): **Premiums have doubled since before Obamacare, says HHS report**

The findings ... show that since 2013, one year before the Obamacare regulations were fully implemented, premiums have risen from an average of \$2,784 in 2013 to \$5,712 in 2017 on the federal exchange, healthcare.gov. This represents an increase of \$2,928, or 105 percent.

Requested rate increases have been submitted for next year in many states around the country, and it will be months before we learn what the final rates will be for 2018. But if the [2017 increases](#) were any indication rates will certainly not become more affordable. Be sure to check out the [State of Obamacare](#) in your state.

Options for the Future of Health Care

As House Speaker Paul Ryan [explained](#), there are three phases to repeal and replace Obamacare including Congressional repeal, action by the administration, and additional legislative action. The House has passed a repeal bill despite widely circulated myths about its failure to cover [pre-existing conditions](#) and faulty assumptions about expected [enrollment](#) and the Senate is working on writing a bill (see [discussion draft](#)).

As developments in the repeal and replace effort continue, check in with the Joint Economic Committee Republicans on [Twitter](#) and [Facebook](#) and the committee website's [Health Care Resources Page](#) to learn how Obamacare's top-down approach to health care is failing to reduce costs for many Americans and how lawmakers can implement a better, free-market approach to health insurance.

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