



Published on *The Weekly Standard* (<http://www.weeklystandard.com>)

## Millions of Americans Are Losing Their Health Plans Because of Obamacare

**John McCormack**

October 23, 2013 1:59 PM

While the Affordable Care Act was making its way through Congress in 2009 and 2010, President Obama famously promised the American people over and over again that if you like your health plan, you can keep it.

"Let me be exactly clear about what health care reform means to you," [Obama said](#) at one rally in July 2009. "First of all, if you've got health insurance, you like your doctors, you like your plan, you can keep your doctor, you can keep your plan. Nobody is talking about taking that away from you."

But the president's promise is turning out to be false for millions of Americans who have had their health insurance policies canceled because they don't meet the requirements of the Affordable Care Act.

According to health policy expert Bob Laszewski, roughly [16 million Americans will lose their current plans](#) because of Obamacare:

The U.S. individual health insurance market currently totals about 19 million people. Because the Obama administration's regulations on grandfathering existing plans were so stringent about 85% of those, 16 million, are not grandfathered and must comply with Obamacare at their next renewal. The rules are very complex. For example, if you had an individual plan in March of 2010 when the law was passed and you only increased the deductible from \$1,000 to \$1,500 in the years since, your plan has lost its grandfather status and it will no longer be available to you when it would have renewed in 2014.

These 16 million people are now receiving letters from their carriers saying they are losing their current coverage and must re-enroll in order to avoid a break in coverage and comply with the new health law's benefit mandates—the vast majority by January 1. Most of these will be seeing some pretty big rate increases.

[Kaiser Health News](#) called up a few insurers around the country and found that hundreds of thousands of Americans have already received cancellation notices.

"[T]he cancellation notices, which began arriving in August, have shocked many consumers in light of President Barack Obama's promise that people could keep their plans if they liked them," according to Kaiser Health News reporters Anna Gorman and Julie Appleby.

"Florida Blue, for example, is terminating about 300,000 policies, about 80 percent of its individual policies in the state. Kaiser Permanente in California has sent notices to 160,000 people – about half of its individual business in the state. Insurer Highmark in Pittsburgh is dropping about 20 percent of its individual market customers, while Independence Blue Cross, the major insurer in Philadelphia, is dropping about 45 percent," Kaiser reports. "Blue Shield of California sent roughly 119,000 cancellation notices out in mid-September, about 60 percent of its individual business. About two-thirds of those policyholders will see rate increases in their new policies, said spokesman Steve Shivinsky."

President Obama and top Democrats [promised that costs would go down for everyone](#).

---

[Subscribe now to The Weekly Standard!](#)

**Get more from The Weekly Standard:** [Follow WeeklyStandard.com on RSS](#) and [sign-up for our free Newsletter](#).

Copyright 2013 Weekly Standard LLC.

---

**Source URL:** [http://www.weeklystandard.com/blogs/millions-americans-are-losing-their-health-plans-because-obamacare\\_764602.html](http://www.weeklystandard.com/blogs/millions-americans-are-losing-their-health-plans-because-obamacare_764602.html)