

## United Small Business of America OBAMACARE DECLARED A DISASTER!!

Recently, one of the great statesmen of the U.S. Senate passed away, but I am reminded of one of his observations about government. Senator Fred Thompson said:

## "Some of our folks went to Washington to drain the swamp and made partnership with the alligators instead."

The Affordable Healthcare Act under President Barack Obama is a perfect example of stinky government. As I've said before, no other piece of legislation, controlling  $1/6^{th}$  of the American economy, was so surreptitiously contrived and in such a partisan fashion behind closed doors as ObamaCare. However, in 2010, 2012, and 2014 election cycles, the voters decided enough was enough and took the House and the Senate for Republicans, campaigning upon promises to repeal ObamaCare. Yet even with control of both houses of Congress, seven years into Obama's Presidency, ObamaCare is still being systematically implemented according to the design of its creators. The process is proving to be a disaster.

Recently it was reported that over HALF of the State co-ops were either defunct or facing bankruptcy, throwing the promise of coverage for millions of low income workers into question. This far forward and fully 9% of Americans are still uninsured. Plus the Teamsters pension funds are preparing to slash recipient benefits, making huge benefits cuts and teachers are discovering that their health care insurance premiums are skyrocketing!! But wait! Didn't the politicians promise (along with doctors and hospitals and yearly cost cuts in healthcare) that ObamaCare would mean free health care for them?!!

November 1 started the new season of sign-ups for ObamaCare. And the voices of people like Sarah Palin and Jeff Sessions and Tom Coburn with their "half-baked" warnings about service and availability and cost have proven true. Some progressives conceded that ObamaCare rates might go up 10-12% initially but as the millennials signed up for coverage, everything would balance out, more people would get coverage, and costs would come down. Well, the millennials AREN'T signing up.

As Rush Limbaugh recently reported, some companies are looking at 85% increases during the new sign-up period. He said, "That is by design, again! These small businesses have no choice. They have to off-load everything to the government. They can't stay in business doubling the premiums for their employees."

Donald Trump observed, "The premiums are one thing. The deductibles are so high that people aren't even going to be able to use them. There's no escape. The whole point of ObamaCare is single payer health insurance in a few years, after years like this with premiums doubling or more, where people just can't pay them. They have to make alternative arrangements. And the law requires that their employees have health insurance. The employer or the employee, either one, is liable. And if an individual doesn't have health insurance, his business, his company, or his personal tax return is going to face a penalty, a tax!"

During this lengthy implementation period, availability is being severely curtailed. In a market that used to have 10-12 different major suppliers, smaller insurers are being absorbed to yield only two or three monolithic suppliers, for instance, Aetna recently acquired Humana. All of this happening, in spite of campaign promises, by Democrats and Republicans alike.

To follow up on Senator Thompson's observation? It's time to drain the swamp in Washington, D.C.

Malcolm C. Lunn - President, United Small Business of America