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 **OBAMACARE:  
SO MUCH CONFUSION  
AND CONTRADICTION!**

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**The truth! PLEASE! Part 1**  
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Stephen L. Bakke  November 8, 2013



**"TomAto, TomAHto!"**  
Fred Astaire and Ginger Rogers  
- from "Shall We Dance" (1937)

**You say potAto, I say potAHto; You say tomAto, I say tomAHto,  
let's call the whole thing off!**

**So, what the heck is the TRUTH????!!!!**

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I try to pay close attention to most aspects of the ObamaCare debate, since before Obama took office right up to the current accusations of lying, deceiving, and technological incompetence (the roll-out). I must admit that I get confused, because the two sides of the debate couldn't be farther from each other. Every once in a while I have to take stock the the facts and implications just to make sure I am staying true to the truth. So, here are a few notes I have made to once again give myself more confidence in my opinions, while making any needed adjustments (not many!) in my thinking.

**How about Obama's assurances that we could keep our health insurance policy?**

Here is what Obama said the other day:

*Now, if you had one of these substandard plans before the affordable care act became law and you really liked that plan, you were able to keep it. **That's what I said when I was running for office. That was part of the promise we made. But ever since the law was passed, if insurers decided to downgrade or cancel these substandard plans, what we said under the law is, you've got to replace them with quality, comprehensive coverage.***

Here's what he **constantly repeated** over the last several years – many times over:

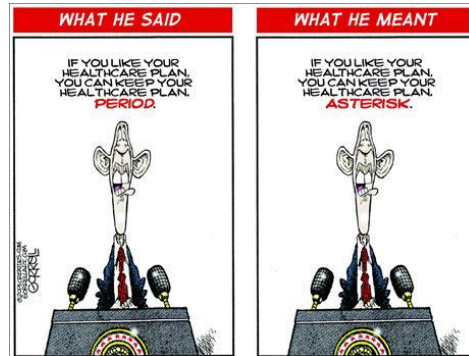
*If you like your doctor, you will be able to keep your doctor. **Period. If you like your health care plan, you will be able to keep your health care plan. Period. No one will take it away. No matter what.***

And as late as **this last September 26th, just five days before the ObamaCare website rollout**, Obama emphatically stated:

*I want to speak plainly, clearly, honestly, about what [ObamaCare] means for you and for the people you care about. Let's start with a fact. About 85% of Americans already have health insurance. If you're one of these folks, it's reasonable that you might worry that health care reform includes changes that are a problem for you, especially when*

*you're bombarded with all sorts of fear mongering. So the first thing you need to know is this. If you already have health care you don't have to do anything.*

Nuanced explanations are Obama's specialty, but these explanations almost can't be described as "nuance." They cross the line! There can be no more credible claims that the President didn't know. There should be no more free passes given by the mainstream media in this face of such inherent incompetence! **NO, VIRGINIA, YOU WEREN'T PROPERLY INFORMED BY YOUR PRESIDENT - NOT EVEN CLOSE! YOU WERE MISLED! PURPOSEFULLY! GOOD GRIEF!!**



**How about Obama's claim that many citizens are experiencing lower health care costs?**

You squeeze a balloon on one end and the air retreats to the other. You reduce the cost to one person and the cost lands on someone else! Selective reporting is being done about who's better off. I'm quite sure the administration isn't accounting for all the health care costs society will incur. For example, when they say "for a family of four making X dollars, the health care insurance costs will be Y dollars," I assure you that number is NET of any subsidy! I also assure you that number doesn't include all the infrastructure costs such as IRS and agency employees hired because of ObamaCare! And how about the federal and state agencies that hire regulators and other employees? I could go on and on. **NO VIRGINIA, THERE IS NO SANTA CLAUS WHEN IT COMES TO HEALTH CARE COSTS UNDER OBAMACARE! OVERALL SOCIETAL COSTS ARE GOING WAY, WAY, WAY UP!**

**But Obama is always giving examples of large savings to individuals.**

Those are anecdotes at best! Recently, the Republicans began using "examples" of sad failures by ObamaCare in enrollment, policy cancellations, price increases, deductible increases, co-pay increases, and ... premium increases! This bent the administration's "collective nose" way out of shape. In response to the whining (Jay Carney), Michelle Malkin described the reaction this way:

*Now that true horror stories of ObamaCare's wrecking ball are finally reaching the public, the white House doesn't like "anecdotes." Live by tale-telling; die by tale-telling ..... phony manufactured tales built ObamaCare. Real stories of ObamaCare wreckage will bring it down.*

I've decided not to give an exhaustive list of the many ObamaCare "horror stories" - perhaps that will be called for later. Just be assured that most of the millions of problems are situations in which cancelled policies will be replaced by policies with one or more of the following: lower limits, higher premiums, higher deductibles and higher co-pays. Rest assured that all males will now be "covered" for pregnancy, childbirth and birth control (not necessarily in that order). You may be comforted to know that ladies might now have "coverage" for male "performance" drugs.

**How about the apparently true examples of people getting affordable coverage when they couldn't before? Or, now finding they have a lower premium.**

Of course there are examples of this. Usually a couple factors come together for this to occur:

- low income individual or family, implying the plan is heavily subsidized;

- or, if they had coverage before, their lower premium is only part of the story, e.g. the deductibles are often skyrocketing by thousands of dollars.

### What happened to the claim by Obama that “We're gonna’ lower your premiums by \$2,500 per family per year”?

In making this statement, Obama either was ignorant of the true facts, or truly lying to us. I’ve described in earlier reports why there is no logical conclusion that could have been drawn from facts which would lead an informed person to that conclusion. Cutting through all the silly anecdotal “successes” of ObamaCare, it’s become quite clear what the reality is.



I found the following information reported by Mary Katharine Ham of Hot Air and Townhall, and Avik Roy with Forbes. The numbers are from research by the Manhattan Institute:

- In the average state, ObamaCare will increase underlying premiums by 41%.
- The steepest hikes will be imposed on the healthy, the young, and the men.
- ObamaCare’s taxpayer-funded subsidies will primarily benefit those nearing retirement – people who, unlike the young, have had their whole lives to save for their health care needs.
- Men will face the steepest increases: 77%, 37%, and 47% for those 27, 40, and 64 years old.
- Women will face somewhat smaller increases: 18%, 28%, and 37% for the same age groups.
- Eight states will see decreases: New York (-40%); Colorado (-22%); Ohio (-21%); Massachusetts (-20%); New Jersey (-19%); New Hampshire (-18%); Rhode Island (-10%); and Indiana (-3%). Most, but not all, of these states had heavily regulated individual markets prior to ObamaCare, and will therefore benefit from ObamaCare’s subsidies, and especially its requirement that everyone purchase health insurance or pay a fine.

**REMEMBER, these statistics DO NOT reflect the total health care cost changes. These are NET of any subsidies, etc. .... moving on .....**

- The eight states that will face the biggest increases in underlying premiums are largely southern and western states: Nevada (+179%); New Mexico (+142%); Arkansas (+138%); North Carolina (+136%); Vermont (+117%); Georgia (+92%); South Dakota (+77%), and Nebraska (+74%).
- Other winners: The elderly at the expense of the young.
- Other losers: People who like their doctors and current deductibles.

**Check out this website for an interactive map showing state by state ObamaCare info:**  
<http://www.manhattan-institute.org/knowyourrates/>

**I will continue this discussion in my next report!**

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