



Why Obamacare Must Be Repealed Now!

Obamacare is an immoral imposition on Americans.

- Forces people to buy low value, high cost health insurance against their will.
- Creates rationing schemes designed to pad insurance company profits and protect politicians from their failing promises on Medicaid and Medicare
- Imposes "one-size-fits-all, cookbook medicine" on patients.
- Breaks the trust between patients and doctors by giving monetary bonuses to doctors who deny care to patients or follow cookbooks rather than their ethical obligation to provide the best patient care.
- Imposes meaningless or dangerous cookbook protocols that don't help patients, but empower bureaucrats and insurance companies: cost-saving, not quality, is real goal.
- Forces hard working, even low income, workers to pay for their own health insurance while also paying tax dollars to buy insurance for others.
- Damages the fiscal stability of the nation through ever increasing deficit spending and printed money for subsidies that causes inflation.
- Leads to insurance company and hospital corporation monopolies that drive smaller doctor practices out of business. Employed doctors subject to control by corporations.

• **Health insurance premiums are now unaffordable due to Obamacare.**

- 2017 Health insurance premiums up 12-37% for Obamacare and average of 19% for non-Obamacare in Florida. Throughout the nation, premiums are rising out of control due to Obamacare.
- 2016 Florida insurance rates increased average of 9.5%, and 7% in 2015
- For Obamacare plans, Florida BCBS [posted](#) a \$471 million profit in 2015, up from \$124 million in 2014 – nearly all from taxpayer-funded subsidy checks paid directly to the large corporations (17% profit margin on premiums!).
- Meanwhile, Aetna and United Healthcare have stopped offering Obamacare plans in Florida – meaning people "can't keep their insurance" as originally promised.
- The young and healthy are paying artificially high insurance rates to subsidize the older and sicker.

• **Government and insurance companies rationing while they profit.**

- Insurance companies are implementing rationing protocols developed by the government using government granted power to penalize doctors who don't ration care.
- Doctors receive financial penalties from insurance companies and Medicare if they spend too much money on patients. Yet they receive a bonus if they spend less, placing the doctor's interest against their patients'. Patients can't trust a doctor that is paid more for providing less care.



- **Cookbook medicine imposed on patient-physician relationship.**
 - Doctors receive financial penalty if they practice based on their training, true scientific evidence and their experience rather than following governmental cookbook guidelines.
 - These so-called "best practices" have never been shown to help patient outcome and have actually hurt patients (e.g. receiving beta-blockers for some heart attack patients caused shock, blood thinners after hip surgery caused infections, and doctors are avoiding sicker patients to have a better "report card").
- **Not covering as many as promised.** 27 million still uninsured despite massive negative impact on economy and Americans by Obamacare.
- **People losing their jobs, wages or full time work**
 - Nationally, 300,000 small business [jobs were lost](#) due to Obamacare expenses and the impact on small businesses. About 18,000 such jobs were lost in Florida.
 - 10,000 small businesses shut down due to Obamacare nationally.
 - The average wage dropped \$1,200 for small businesses jobs due to Obamacare.
 - Nationally, hundreds of thousands have lost full time work and must work part-time due to Obamacare.
- **Narrow networks (doctors and hospitals)**
 - Aetna (before dropping ACA) and Coventry won't cover health benefits at Moffit Cancer. Why should those patients be denied access to Moffit Cancer Center?
 - Patients are losing their doctors as many doctors are excluded by Obamacare plans.
- **Bad Coverage**
 - High deductibles – Those with the least expensive Obamacare plans, have out-of-pocket costs of about \$5,300 until they get full insurance coverage.
 - These "high-deductible plans" don't have the benefit of low insurance premiums, as they did before.

"Replace Obamacare?" Yes – Replace it with Freedom!

There has been no true free market in Medicine for decades. Rather there are insurance cartels empowered by government – which are largely responsible for our damaged health care economy. Freedom in Health Care means lower costs and more access to higher quality care – reversing many of the limits placed on Freedom by Obamacare and other government intrusion in medicine. What should we do once we repeal Obamacare?

- Allow people to choose health insurance that suits their needs and budget – including across state lines.
- Expand the use of Health Savings Accounts coupled with low-cost, High-deductible health plans.
- Promote growth of direct primary care practices, for routine care – (average \$80 per month)!
- Provide true ownership of Medicare benefits– so they can be portable to any physician – even if they don't ration care for the government. Allow private contracting of patients and doctors.
- Promote growth of charitable medical care.
- End the exclusive tax deduction for health insurance tied to a job. Allowing all to enjoy this benefit will tie health insurance to a person for life – ending concerns about pre-existing conditions.
- De-regulate medicine and creation of hospitals to promote more choices and competition that will drive down costs.

Driving down costs by choice and competition helps everyone, no matter what their income.