

OBAMACARE **REALITY CHECK**

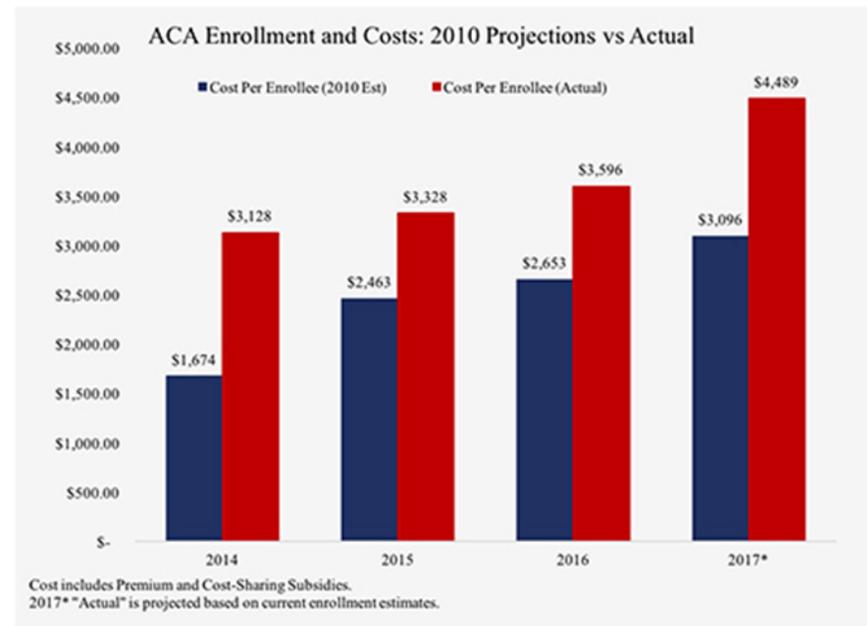
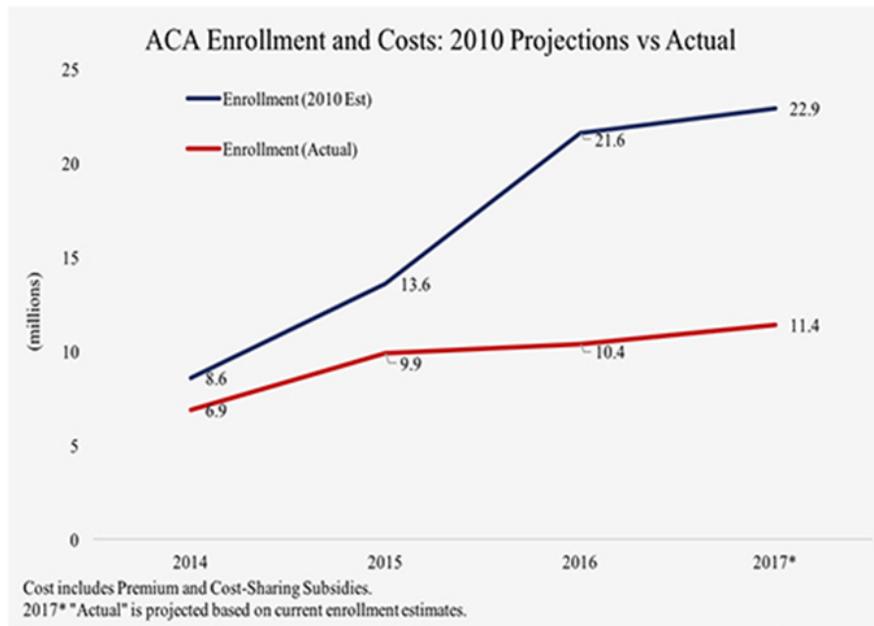
CHAIRMAN GREG WALDEN
115TH CONGRESS



OBAMACARE REALITY CHECK

CHAIRMAN GREG WALDEN
115TH CONGRESS

Obamacare Sold on Lies: Enrollment Far Lower, Costs Significantly Higher Compared to 2010 Projections





OBAMACARE REALITY CHECK

CHAIRMAN GREG WALDEN
115TH CONGRESS

Patient Costs Continue to Skyrocket

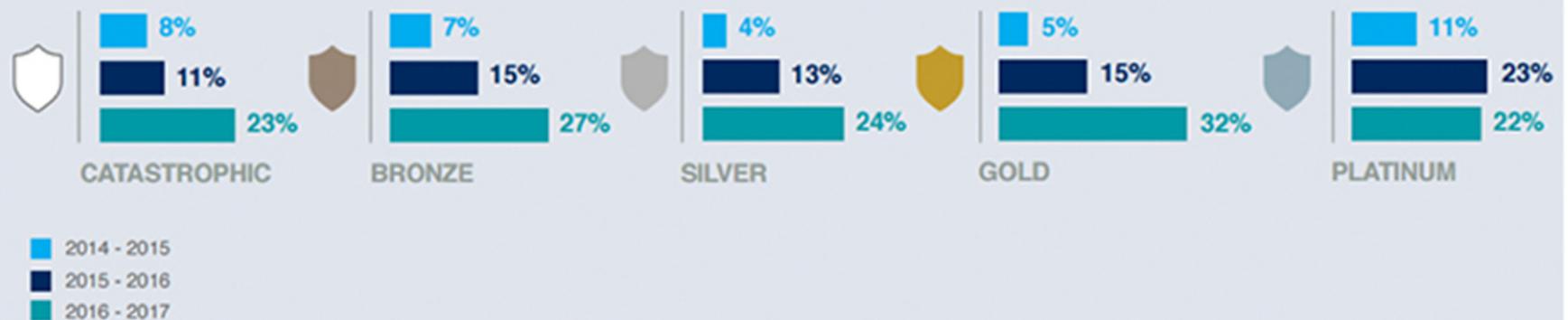
Ugly Trend Paints Bleak Picture for Future Obamacare Premiums

MARKET VIEW

Change in gross premium (before subsidies) by metal tier

✓ The median change in price of the lowest-price plan continues to increase across most metal tiers

Median change in gross premium (before subsidies) of the lowest-price plan by metal tier



*Graphic courtesy McKinsey & Company, "2017 Exchange Market: Pricing Trends," Nov. 3, 2016



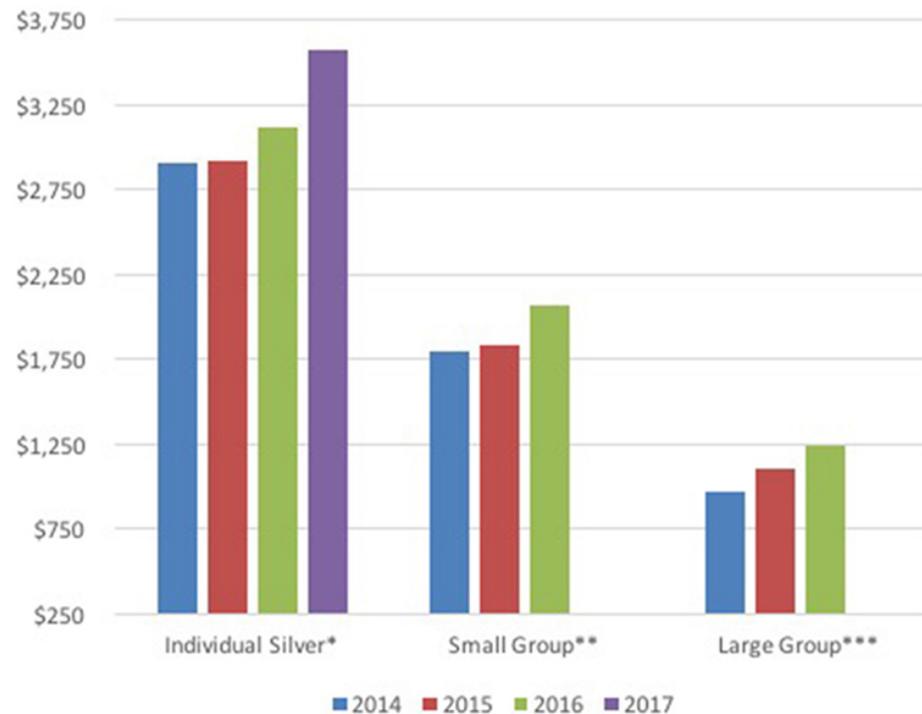
OBAMACARE REALITY CHECK

CHAIRMAN GREG WALDEN
115TH CONGRESS

Affordable Care Act?

Deductibles for Obamacare Plans Significantly Higher than Employer Provided Coverage

Average National Deductibles for Individual Coverage



*Individual Silver is the most popular Exchange plan. Premiums are national averages for a 40 year old non-smoker, which approximates the average employee's age. There is a wide variation throughout the country in premiums, however.

**For employers with 3-199 employees.

***For employers with 200+ employees.



Source for Individual Market: HealthPocket's Infostat Reports.

Source for Employer Market: 2014, 2015, and 2016 Employer Benefits Surveys. Kaiser Family Foundation



OBAMACARE REALITY CHECK

CHAIRMAN GREG WALDEN
115TH CONGRESS

Pockets Picked

Obamacare's Out-of-Pocket Costs Continue to Soar

Average Annual Out of Pocket Maximum for Individual Coverage



*Individual Silver is the most popular Exchange plan. Premiums are national averages for a 40 year old non-smoker. There is a wide variation throughout the country in premiums, however.

Source for Individual Market: HealthPocket's Infostat Reports.



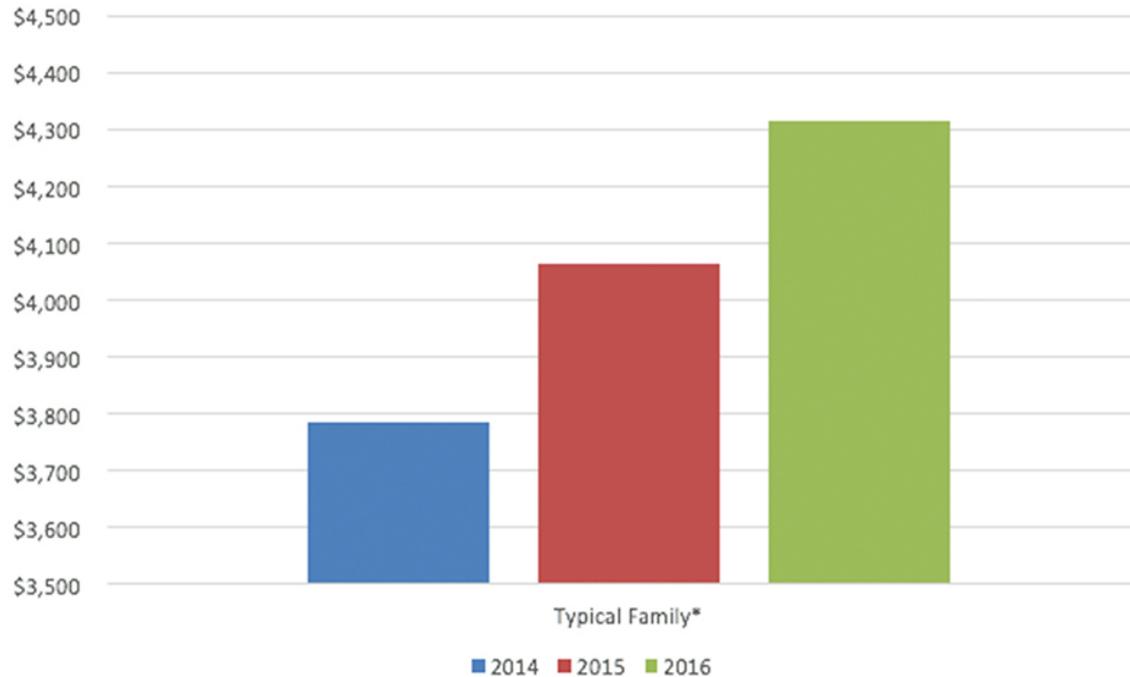


OBAMACARE REALITY CHECK

CHAIRMAN GREG WALDEN
115TH CONGRESS

Everyone Suffers Under Obamacare *Obamacare's Failure to Curb Health Care Costs Hurts All Families*

Average Annual Out of Pocket Costs
for a Typical Family* with Employer Based Coverage



*As defined by Milliman.

Source: 2014, 2015, and 2016 Milliman Medical Index. Milliman.



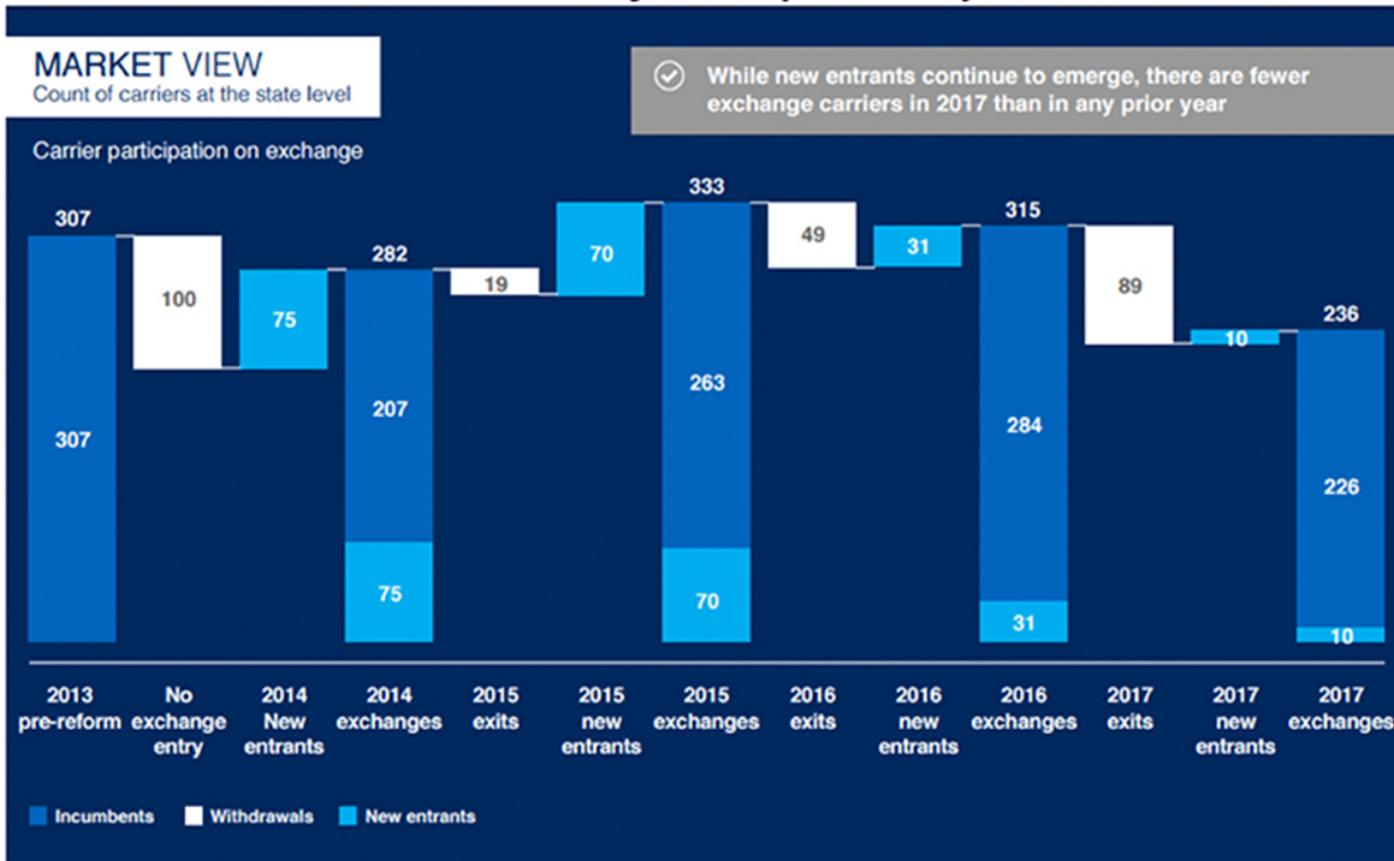


OBAMACARE REALITY CHECK

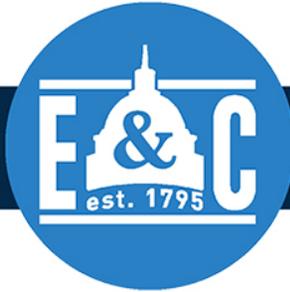
CHAIRMAN GREG WALDEN
115TH CONGRESS

Consumers Have Less Choice Than Ever Before

Trend of Carriers Leaving Marketplace Likely to Continue



*Graphic courtesy of McKinsey & Company, "2017 Exchange Market: Carrier Participation Trends," Nov. 3, 2016



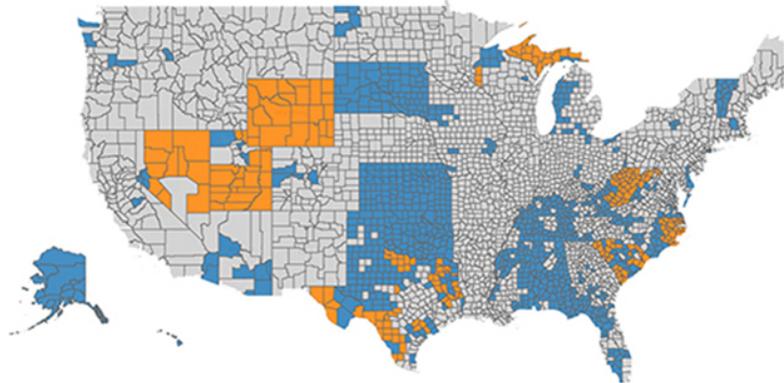
OBAMACARE REALITY CHECK

CHAIRMAN GREG WALDEN
115TH CONGRESS

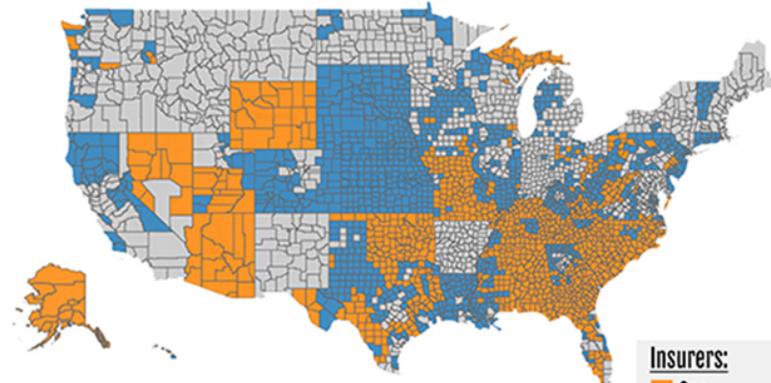
Vulnerable Patients Left With Nowhere to Go

Consumers Continue Losing Choices as Insurers Flee a Failing System

2016



2017



Insurers:
■ One
■ Two
■ Three or More

Number of Insurers	Counties in 2016	Counties in 2017
One Insurer	225 counties	1,022 counties
Two Insurers	919 counties	1,120 counties
Three or More Insurers	2,000 counties	1,002 counties

EVEN WORSE
 5 entire states
 will have only
 1 insurer

- Alabama
- Alaska
- Oklahoma
- South Carolina
- Wyoming



OBAMACARE REALITY CHECK

CHAIRMAN GREG WALDEN
115TH CONGRESS

COLLAPSING OBAMACARE CO-OPS

