

THE DAILY CALLER

It's official: Obamacare debuts with more canceled plans than enrollments

By Sarah Hurtubise

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Obamacare may have promised health insurance for the masses. But on its first day, it's left more Americans without coverage than before the law was passed.

More than 4.7 million Americans had their health insurance canceled as a result of any of the thousand-plus-page law's new rules, [The Associated Press reports](#), but the Department of Health and Human Services (HHS) confirmed Tuesday that between federal and state exchanges, just two million Americans have signed up for Obamacare coverage.

The Obama administration has yet to announce the final tally of full enrollments, which are only confirmed once customers have made their first payment, but Cato Institute health policy expert Michael Cannon [warns](#) that not all those who signed up will complete their purchases, potentially leaving the White House with an even lower bottom line.

Even without the full number of enrollments, Obamacare's current net effect is clearly in favor of cancellations. Millions are already seeing Obamacare's adverse effects — largely due to more mandates for more services.

The health-care law requires that all insurance plans [cover](#) 10 “essential benefits,” eliminating millions of plans that don't fit the bill and boosting costs for consumers that have to purchase coverage for services they may not want or need.

All plans must include maternity coverage, for example — including plans for men and post-menopausal women. Even customers without children must purchase plans that cover pediatric services. Other newly established essential benefits include hospitalization, mental-health services and preventive and wellness services.

While a grandfather clause allowed plans purchased before Obamacare passed in 2010 to continue, HHS estimated that 40-67 percent of plans would eventually lose their status and cost millions of Americans their insurance plans.

The Obama administration eventually admitted Obamacare's role in crushing many Americans' coverage and has scrambled to belatedly make up for it. President Barack Obama first attempted to reinstate the

anceled coverage for just one more year, but many insurers chose not to restart already-canceled plans.

The latest stopgap, announced just before the deadline to purchase exchange coverage, is to allow those with canceled plans a one-year “hardship exemption” from the individual mandate to have medical coverage, but insurance companies didn’t see this as an adequate solution either.

“This type of last-minute change will cause tremendous instability in the marketplace and lead to further confusion and disruption for consumers,” Robert Zirkelbach, a spokesman for the trade group America’s Health Insurance Plans, told reporters.

While attempts to fix the cancellations are floundering, the Obama administration is backtracking on their enrollments goals as well. White House officials have now abandoned HHS Secretary Kathleen Sebelius’ benchmark of seven million enrollment by March 2014. Instead, Obama emphasized that it’s Obamacare’s net effect that matters most.

“Ultimately I think I’ll be judged on whether this thing is better for people overall,” Obama [told](#) NBC’s Chuck Todd in November.

The overall effect on the first day is a net loss of several million Americans, who are now without health coverage.