



PolitiFact Florida: Marco Rubio says patients won't be able to keep their doctors under Obamacare

By Amy Sherman, PolitiFact Florida

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Sen. Marco Rubio recently called Obamacare a "broken and failed experiment" that will hurt regular folks.

"Just think about the people that have health insurance now, and they're happy with it. They're going to lose that health insurance. They have a doctor they've been seeing for the last 15 or 20 years, they won't be able to keep going to that doctor," Rubio said in a Fox News interview.

We wanted to check Rubio's claim that insured patients will have to stop seeing their longtime doctors.

Health care law or not, there are already ways that people can end up losing access to their doctor. Companies can switch health care plans, and some employees' doctors may not be in the new network. Employees can lose their job or switch jobs and end up with a different plan that doesn't include the same doctor.

The health care law leaves in place the current health insurance system, so switching plans and possibly doctors will still happen. The law also puts more requirements on insurance companies, so that they have to offer more comprehensive coverage.

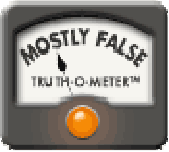
For people who are uninsured or have to buy insurance on their own, the law creates health insurance exchanges where people can buy their own insurance.

These new options mean people may end up switching health plans, and that could mean switching doctors. But experts on the health care law told us it's difficult to predict how many will fall into that category.

"Most people are not going to be affected, at least in the short term," said Michael Tanner, a senior fellow at the Cato Institute. "Will it be huge numbers? Probably not. Will some people find they can't keep their current doctor? Yes."

If Rubio wants to protect people from involuntary changes in their doctors, "the best remedy is to abandon the current employer-based insurance system and to provide insurance on some other basis — e.g., a single-insurer system of the kind they have in Canada," said Gary Burtless, an economist at the Brookings Institution.

Now, it's possible that employers will switch their health care plans and that a new plan won't include the same doctors. But that was already the case before Obamacare.



It's also possible that some employers could decide to drop their plan and pay a penalty, forcing employees to buy insurance from the exchanges. Also, a small employer who won't face a penalty could drop their plan, sending workers to the exchanges.

But industry experts are not expecting the changes to be particularly widespread. Barry Schilmeister, a health care actuary and senior consultant at Mercer, said that "it's not likely that employers will be making a lot more carrier changes than in the past if they're keeping their traditional programs (which most are, for now)."

As for the exchanges, a patient's current doctor may not be available through some — or potentially any — of the plans offered on the exchanges.

Or a patient's doctor might be on an exchange, but the consumer might choose a cheaper alternative.

Our ruling

Rubio said that for people who currently have health insurance, "They have a doctor they've been seeing for the last 15 or 20 years, they won't be able to keep going to that doctor," due to Obamacare.

Rubio ignores the fact that without Obamacare, patients can lose access to their doctor when their employer switches plans or they switch (or lose) jobs.

Some patients who buy health insurance through the exchange could lose access to their current doctor, but it's difficult to predict how many.

We rate this claim Mostly False.

This item has been edited for print. Read the full fact-check at PolitiFact.com/Florida.

The statement

Under Obamacare, people who "have a doctor they've been seeing for the last 15 or 20 years, they won't be able to keep going to that doctor."

Sen. Marco Rubio, a Fox News interview

The ruling

Rubio ignores the fact that without Obamacare, patients can lose access to their doctor when their employer switches plans or they switch (or lose) jobs. Meanwhile, some patients who buy health insurance through the exchange could lose access to their current doctor, but it's difficult to predict how many. We rate this claim Mostly False.