



# Cancelled Health Policies: 'How Dare You in Washington!'

By Caitlin Burke

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COLUMBUS, Ohio -- For millions of Americans the reality of Obamacare is hitting home in the form of a letter informing them that they're losing their current coverage because it doesn't comply with the new health law.

That means some people are finding themselves looking for new, much more expensive insurance plans.

Experts say that policy advisors on both sides of the aisle -- including those in the White House - knew this would happen before Obamacare was even signed into law.

"It's an outcome that's built into the design of the bill," Dr. Michael Tanner, with the Cato Institute, explained.

"If you're going to require that everyone has to have health insurance, then you have to define what is health insurance," he continued. "And if you define health insurance, some people's health insurance that they currently have isn't going to meet that definition."

Kathy Chiero, a realtor in Columbus, Ohio, is one of those people. She said her individual healthcare plan was exchanged for "enhanced coverage."

"I called them and I said, 'This must be a mistake. I got this letter that said my premiums are doubling. What's going on here?'" And the woman told me that I was considered medically under-insured with my previous plan," Chiero recalled.

But it's not just her family that her new coverage takes care of.

"The first thing she said to me was, 'You now have coverage, dental, and vision coverage for all children under the age of 12.' So I raised my hand and I said, 'Ok, stop right there. I have no

children under the age of 12, so take that off my plan.' And she said, 'We can't do that. Obamacare mandates that under this enhanced coverage that you now cover every child under the age of 12,'" Chiero recalled.

"So I said, 'Well ma'am, can you do me a favor and give me all their names because I would like to go to them and ask them, since I'm putting braces and glasses on your children, would you kindly contribute to my children's college education - because I will now struggle to pay that,'" she said.

In many cases enrolling in Obamacare means not only higher monthly premiums, but also higher deductibles -- making medical care at some hospitals nearly impossible to afford.

"I will probably, hopefully, never need my insurance because I'll never meet that deductible," Chiero said. "I have to pay up to \$5,000; I still have a 20 percent co-pay."

"It is really catastrophic insurance, and paying for other people's children," she added.

And it wasn't just her deductible that went up. Her premium increased from just under \$800 a month to nearly \$1,400.

"There's going to be winners and losers, but the big thing is that most people are going to end up paying more than they are today," Dr. Tanner said.

Chiero said the government has no right to decide those winners and losers.

"How dare you in Washington tell me that because of my hard work I should not only be responsible for my children, I have to pay for someone else who has not had the work ethic that I have, who has not made it work every day, who has not spent their money wisely, who has gotten up every day relying on somebody else," she charged. "How dare you tell me that my health plan is not sufficient."