

Obamacare: Still Failing **With the bad news still flowing about the law, Dems could almost use another scandal.**

By [Michael Tanner](#)

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It may turn out that the VA scandal and the controversy surrounding the prisoner swap for Sergeant Bowe Bergdahl were actually good news for congressional Democrats. That's because they've managed to keep the media and voters from focusing on the latest bad news about Obamacare.

And that news just keeps getting worse.

For example, according to documents leaked to the Associated Press, roughly 2.1 million people who purchased health insurance through the federal exchange have problems with their enrollment data that could affect what they pay for coverage, or even their legal right to benefits. This only counts the people who signed up through the federal exchange — there could be many more enrollees with discrepancies among the roughly 2.6 million people who signed up through the state exchanges, driving the total number even higher.

As many as 1.2 million of them could have received subsidies higher than what they were actually eligible for. If so, they would be required to repay the difference. That means a lot of Americans are going to get a bill from the government sometime this fall that will surprise them. Of course, while many of the errors resulted in overly generous subsidies, some didn't receive the full subsidy that they should have given their incomes, meaning that they are currently paying more than they should. Oops.

In addition, nearly a million enrollees have problems with their citizenship or immigration data. It may turn out that many — perhaps most — of these people are indeed citizens and simply have data errors with their applications. But nobody knows how many of those who have conflicts or other issues with their immigration data are really not entitled to participate in the exchanges. It is likely to be several hundred thousand. Nor does anyone know what will happen to those who enrolled despite being legally ineligible. Will they lose their insurance? What happens if they show up seeking care, thinking they are insured when they really aren't?

The law does allow for a 90-day grace period during which people can provide additional documentation or otherwise clear up problems with their application. But at least 840,000 enrollees are already outside of the 90-day window. Meanwhile, according to the *Washington*

Post, even if people provide further proof of their eligibility, the government currently lacks the ability to match that proof with the original application, because that part of the HealthCare.gov website still has not been built.

There was also bad news from the Congressional Budget Office, which announced that, in part because there had been so many changes, postponements, and waivers to the law, they could no longer provide an accurate estimate of its cost or impact on the deficit.

Of course, maybe that is honest Washington budgeting for a change. We have a great big program that's going to spend a lot of money, but we really don't have any idea how much. Happy days are here again.

Perhaps the worst news is coming from states where next year's insurance premiums have already been announced. This will undoubtedly come as a big shock to anyone who hasn't been paying attention, but the premiums are going up. A handful of small and niche insurers are requesting smaller increases, and a few have lowered rates, news eagerly seized upon by Obamacare supporters. But, in reality, most of the major insurers are calling for double-digit increases next year.

In Maryland, for example, CareFirst, the state's dominant insurer, is proposing premium hikes of 23 to 30 percent for consumers buying individual plans next year. In Vermont, MVP Health Care has requested an average rate increase of 15.4 percent, while the only other insurer, Blue Cross Blue Shield, requested average hikes of 9.8 percent. The Ohio Department of Insurance reports that average premiums will increase by 13 percent for individual plans and 11 percent for small-business plans next year. In Virginia, insurers are seeking rate increases ranging from 3.3 percent to 14.9 percent in the individual market, while in Arizona, Cigna asked for average premium hikes of 14.4 percent and Humana requested a 25.5 percent increase. Some insurers in Washington State are seeking hikes as high as 26 percent.

Apparently we will have to wait a little longer for that \$2,500 premium reduction that the president once promised.

The bad news may have faded from the headlines, but the public still seems to be getting the message. The latest CBS News poll shows that voters oppose the law by a 13-point margin, 54–41. That's actually better for the law than the 15-point advantage for Obamacare opponents in the latest Associated Press/GfK poll, and the 17-point opposition advantage in the latest Fox News poll. And, by the way, the more likely someone is to vote, the more likely they are to oppose Obamacare.

If I were a Democrat running for Congress this year, I think I'd be praying for a few more scandals between now and Election Day.

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