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Sent: Mon, 21 Oct 2013 16:22:41 -0400
From: "Jarrett, Valerie" <valerie_jarrett@who.eop.gov>
To: [REDACTED]
Subject: FW: Fox News (Sally Kohn): I was an ObamaCare guinea pig

Not sure if you receive these.

Great story.

From: Lee, Jesse C.
Sent: Monday, October 21, 2013 4:10 PM
To: DL-WHO-Press; DL-WHO-Healthcare
Subject: Fox News (Sally Kohn): I was an ObamaCare guinea pig

This is good

<http://www.foxnews.com/opinion/2013/10/21/was-obamacare-guinea-pig/>

I was an ObamaCare guinea pig

By [Sally Kohn](#)

Published October 21, 2013
FoxNews.com

I signed up. I saved. And so will millions of Americans.

Honestly, I couldn't wait to sign up for ObamaCare — not because I talk about it on television, but because I'm tired of being ripped off by my insurance company.

I live in New York State — which for several decades has had the [highest individual insurance premiums](#) in the nation.

For the past three years, since leaving a job at a non-profit organization and then exhausting my COBRA, I have relied on the individual insurance market to get coverage for myself, my partner and our daughter.

Ideologues may not like ObamaCare, but my wallet and my family's health sure do.

Three years ago when I was shopping for insurance, there weren't that many options to choose from. And the plan I ended up with is expensive and, to put it bluntly, crappy.

Currently, I pay \$965 per month for family coverage that includes:

- a whopping \$7,000 deductible;
- \$36,000 out-of-pocket max per year;
- an annual coverage limit of \$2,000,000;
- a \$35 co-pay for doctor's visits (\$55 for specialists); and
- a \$15 co-pay for generic prescriptions.

All this plus the plan has very limited out-of-network coverage that, I found out the hard way, is subject to such a gauntlet of procedural hurdles that my family has spent thousands of dollars in so-far-unreimbursed out-of-network expenses.

I'm not going to tell you who my current provider is, though I'm inclined to purely out of loathing and spite. But for the record, for over a year I paid for their version of "gold" coverage that had a \$3,000 deductible, only a \$25 doctor's co-pay and a \$6,000 out-of-pocket max.

But that plan didn't process any of my reimbursements either and cost a whopping \$1,687 per month. That's over \$20,000 per year!

You can see why, regardless of what party I vote for, I was excited to have some more affordable options.

So I logged onto the New York State health insurance exchange website. Yeah, I had a few false starts — the website was down a lot early on either because of service glitches or overwhelming traffic.

For a few days, I couldn't do anything at all on the website.

Then for a day or so I could "log-in" but not complete registration. And then for a day, I could answer the questions to complete my registration but not actually complete the process.

On one occasion, I got so frustrated at the stalled exchange website that I actually shook my computer.

Not pleasant.

But finally, early on the first Saturday morning following the launch of the exchange site — probably because the rest of the state (unlike my five-year-old) was still asleep -- I was able to log-in and complete my registration and check out all my options for insurance.

There were literally 50 plans that were better than my current insurance -- both with lower premiums, lower out-of-pocket costs and better coverage. And there were ten plans with a higher premium than my current insurance, but with lower deductibles.

So -- and here's an important point -- the reason that more people haven't signed up for coverage yet is probably that, just like me, they needed to take some time (and first, find some time!) to weigh all the options.

While the exchange site was user-friendly and explained my options in a clear and simple way, picking an insurance plan isn't exactly like ordering a hamburger. It took a minute to find my calculator and think about the options.

Within a week, I had settled on a "gold" plan offered by Empire Blue Cross Blue Shield. The plan includes:

- a \$2,000 total deductible;
- an out-of-pocket max of \$12,500 for the year;
- a \$30 co-pay for visits to our primary care doctor;
- a \$15 co-pay for generic prescriptions;
- NO annual coverage limit — because that's now prohibited thanks to the Affordable Care Act; plus
- an added bonus: the plan I selected includes child dental.

This option will cost my family \$931 per month — \$408 per year less than my previous crappy plan and a \$5,000 savings in deductibles. A big win for me and my family financially and in terms of what's covered.

Plus in the past, I spent several days looking for and comparing insurance options. Under ObamaCare, even with the slow and sticky website, I spent a total of four hours — to save over \$5,400. That kind of return on investment

would make Warren Buffett drool.

Counter to [wild stories](#) about the government taking over health care, the exchange was simply a public portal to a range of all-private insurance options. I went with a “gold” plan for lower deductible and out-of-pocket costs. And I chose Blue Cross Blue Shield because my current primary doctor is in-network.

But one of the most exciting things is the new companies providing private insurance through the exchange; I’ll be watching the reviews over the next year and might change plans when re-enrollment comes around.

As of October 20, the Associated Press reported that [476,000 Americans](#) had filled out insurance applications through the federal and state exchanges. Not bad, considering the poor performance of the sign-up websites.

But it’s only been 20 days since the exchanges launched, and folks have 60 more days (through December 15) to sign up for coverage to take effect on January 1, 2014. And people have [60 days after](#) that (February 15) before the individual mandate penalty kicks in.

In other words, there’s still plenty of time to fix the websites and for more Americans to enroll — and save. Meanwhile, we know that in a state like Oregon, ObamaCare has already reduced the number of uninsured individuals [by 10%](#). Glitches aside, that’s a great start.

We’ve suffered through four years of outlandish attacks against ObamaCare -- that it will kill our grandmothers, or at least just kill our economy. But the fact is that ObamaCare has created a private marketplace so that millions of American families like mine can get affordable, quality health insurance while keeping more of our hard-earned money.

Ideologues may not like ObamaCare, but my wallet and my family’s health sure do.