

ONE HUNDRED THIRTEENTH CONGRESS  
**Congress of the United States**  
**House of Representatives**  
COMMITTEE ON ENERGY AND COMMERCE  
2125 RAYBURN HOUSE OFFICE BUILDING  
WASHINGTON, DC 20515-6115

Majority (202) 225-2927  
Minority (202) 225-3641

**MEMORANDUM**

**May 7, 2014**

**To: Subcommittee on Oversight and Investigations Democratic Members and Staff**

**Fr: Committee on Energy and Commerce Democratic Staff**

**Re: Republicans' Record of False Claims and Predictions about the Affordable Care Act**

For nearly five years, Republicans in Congress and their allies have engaged in an unprecedented campaign to sabotage the Affordable Care Act (ACA). They spent hundreds of millions of dollars on advertising campaigns to oppose the law and dissuade uninsured Americans from obtaining health coverage; they cast more than 50 votes to repeal or undermine the law; they refused to expand Medicaid in over 20 states; and they intimidated civic organizations and others involved in educating the public about the law.

Throughout this campaign, Republican leaders have made countless false claims and predictions about the ACA. They predicted after passage of the ACA that “there will be no insurance industry left in three years.”<sup>1</sup> They have repeatedly called the law a “train wreck,” a “fiasco,” and a “catastrophe,” despite mounting evidence showing that the exact opposite was true: the Affordable Care Act is providing quality, affordable health insurance to millions of Americans.

This memorandum details thirteen areas where Republicans in Congress made false, misleading, or incorrect claims or predictions about the impact of the Affordable Care Act. Republicans in Congress:

- Falsely claimed that the ACA would lead to the creation of “death panels.”
- Incorrectly asserted that the ACA is unconstitutional.
- Falsely claimed that ACA premiums would be unaffordable.
- Inaccurately predicted that the Affordable Care Act would destroy private health insurance.

---

<sup>1</sup> *Private Health Insurance in the U.S. Will Be Dead In Three Years*, Tulsa World (Oct. 2, 2010).

- Insisted wrongly that the broken Healthcare.gov website could not be fixed.
- Repeated a series of anecdotes about ACA victims that “deflated like a pricked balloon on the merest examination.”
- Falsely claimed that the ACA would result in a reduction in the number of insured Americans.
- Wrongly claimed that the ACA would bankrupt states that decided to expand Medicaid.
- Incorrectly claimed that the ACA would result in a loss of jobs.
- Wrongly claimed that the ACA increases the deficit and increases health care costs.
- Erroneously predicted that the ACA would not meet enrollment goals.
- Misleadingly claimed that many ACA enrollees had not paid their premiums.

The Republican record on the Affordable Care Act is one of willful fallacies. Republican leaders were wrong on every important claim or prediction they made about the impact of the law.

## I. INTRODUCTION

Republican falsehoods about the Affordable Care Act began long before it was even signed into law. In 2009, Republicans began spreading myths about “death panels” where “bureaucrats can decide, based on a subjective judgment of [an individual’s] ‘level of productivity in society,’ whether they are worthy of health care.”<sup>2</sup> There was no truth to these claims, which were described by Politifact as the 2009 “lie of the year.”<sup>3</sup> Days before the law’s passage, then-House Minority Leader John Boehner’s office wrote that “Democrats have opted for a government takeover of health care that will crush our economy like a ton of bricks.”<sup>4</sup>

These false and misleading criticisms continued even after the federal and state marketplaces opened and began to help millions of Americans obtain quality, affordable health insurance. Rep. Michael Burgess described the ACA as a “train wreck for doctors, a train wreck for patients, and, most importantly, it’s a train wreck for the American people,” while House Budget Committee Chairman Paul Ryan stated, “Obamacare is a slow-rolling fiasco.”<sup>5</sup> Senate

---

<sup>2</sup> *Sarah Palin’s ‘death panel’ charge voted biggest lie of 2009*, The Los Angeles Times (Dec. 23, 2009) (online at [latimesblogs.latimes.com/washington/2009/12/palins-death-panel-charge-voted-biggest-lie-of-2009.html](http://latimesblogs.latimes.com/washington/2009/12/palins-death-panel-charge-voted-biggest-lie-of-2009.html)).

<sup>3</sup> *Lie of the Year: Death Panels*, Politifact (Dec. 2009) (online at <http://www.politifact.com/truth-o-meter/article/2009/dec/18/politifact-lie-year-death-panels/>).

<sup>4</sup> *President Obama Pauses to Sign Jobs Bill While Still Twisting Arms for A Job-Killing Health Care Plan*, Speaker of the House John Boehner (Mar. 17, 2010) (online at [www.speaker.gov/general/economists-agree-government-takeover-health-care-massive-job-killer](http://www.speaker.gov/general/economists-agree-government-takeover-health-care-massive-job-killer)).

<sup>5</sup> *Weekly Addresses: GOP sticks to health care, Obama pivots to the economy*, CNN (Nov. 23, 2013) (online at [politicalticker.blogs.cnn.com/2013/11/23/weekly-addresses-gop-sticks-to-health-care-obama-pivots-to-the-economy/](http://politicalticker.blogs.cnn.com/2013/11/23/weekly-addresses-gop-sticks-to-health-care-obama-pivots-to-the-economy/)); *Paul Ryan’s budget makes big Medicare*

Minority Leader Mitch McConnell called the law “a catastrophe for health care and for the economy at large.”<sup>6</sup>

When enrollment in the state and federal exchanges exceeded eight million people – well above even the most optimistic expectations – Republicans continued their unfounded criticism of the law. House Majority Whip Kevin McCarthy said in a statement, “Republicans cannot and will not accept this law. Not only will Obamacare still leave millions uninsured while disrupting health care coverage for millions more, it harms jobs, cuts hours, and limits the individual liberty of each and every American.”<sup>7</sup>

Commentators have even developed a name for the Republicans’ inability to accept the reality of the Affordable Care Act’s success: “Obamacare Derangement Syndrome.” In an article titled “The Right Can’t Admit That Obamacare is Working,” columnist Ezra Klein wrote:

Today, the right struggles with Obamacare Derangement Syndrome: the acute inability to see Obamacare as anything but a catastrophic failure that the American people will soon reject. For those suffering from ODS, all bad Obamacare news is good news, and all good Obamacare news is spin. In this world, delays of minor provisions in the law prove that the entire structure is collapsing, while surges of millions of people enrolling in insurance don’t prove anything at all.<sup>8</sup>

## **II. FALSE REPUBLICAN CLAIMS AND PREDICTIONS ABOUT THE AFFORDABLE CARE ACT**

### **A. Republicans Claim the ACA Will Create “Death Panels”**

In 2009, as debate over the law’s passage unfolded, former Vice Presidential Candidate and Governor of Alaska Sarah Palin repeatedly claimed that the law would lead to the creation of “death panels” that would decide “based on a subjective judgment of their ‘level of productivity in society,’ whether [individuals] are worthy of health care.”<sup>9</sup>

---

*changes*, Politico (Apr. 2, 2014) (online at [www.politico.com/story/2014/04/paul-ryan-budget-medicare-health-care-105234.html](http://www.politico.com/story/2014/04/paul-ryan-budget-medicare-health-care-105234.html)).

<sup>6</sup> *McConnell’s claim of Obamacare’s ‘extraordinary disruption’ for Americans with health insurance*, Washington Post (Dec. 10, 2013) (online at [www.washingtonpost.com/blogs/fact-checker/wp/2013/12/10/mcconnells-claim-of-obamacares-extraordinary-disruption-for-americans-with-health-insurance/](http://www.washingtonpost.com/blogs/fact-checker/wp/2013/12/10/mcconnells-claim-of-obamacares-extraordinary-disruption-for-americans-with-health-insurance/)).

<sup>7</sup> *Whip McCarthy Responds to the President’s Latest Enrollment Announcement*, Rep. Kevin McCarthy, Majority Whip (Apr. 17, 2014) (online at [www.majoritywhip.gov/press-release/whip-mccarthy-responds-president%E2%80%99s-latest-enrollment-announcement](http://www.majoritywhip.gov/press-release/whip-mccarthy-responds-president%E2%80%99s-latest-enrollment-announcement)).

<sup>8</sup> *The right can’t admit that Obamacare is working*, Vox (Apr. 14, 2014) (online at [www.vox.com/2014/4/14/5613094/obamacare-derangement-syndrome](http://www.vox.com/2014/4/14/5613094/obamacare-derangement-syndrome)).

<sup>9</sup> *Sarah Palin Falsely Claims Barack Obama Runs a ‘Death Panel’*, Politifact (Aug. 10, 2009) (online at [www.politifact.com/truth-o-meter/statements/2009/aug/10/sarah-palin/sarah-palin-barack-obama-death-panel/](http://www.politifact.com/truth-o-meter/statements/2009/aug/10/sarah-palin/sarah-palin-barack-obama-death-panel/)).

The statements were immediately rejected as false by independent media organizations. The *Washington Post* listed it as one of the “whoppers” of 2009.<sup>10</sup> Politifact described it as the “lie of the year.”<sup>11</sup> But Republican members of Congress continued to repeat this false claim. Then-House Minority Leader John Boehner and Rep. Thaddeus McCotter released a statement saying that ACA “may start us down a treacherous path toward government-encouraged euthanasia.”<sup>12</sup>

In fact, Governor Palin has continued to make this false claim, stating as recently as August 2013 that “of course there are death panels.”<sup>13</sup>

## **B. Republicans Claim the ACA Is Unconstitutional**

During a December 2009 vote on the health reform law, every Senate Republican voted to declare the ACA’s individual mandate unconstitutional.<sup>14</sup> House Majority Leader Eric Cantor and House Energy and Commerce Committee Chairman Fred Upton each flatly called the Affordable Care Act an “unconstitutional law.”<sup>15</sup> Rep. Steve King predicted that the Supreme Court would rule that the individual mandate was unconstitutional and overturn the entire law.<sup>16</sup> Rep. Michael Burgess also said, “I’m confident [opponents] will prevail in defeating the unconstitutional individual mandate and voiding the entire statute.”<sup>17</sup>

---

<sup>10</sup> *Whoppers of 2009*, Washington Post (Dec. 24, 2009) (online at [www.factcheck.org/2009/12/whoppers-of-2009/](http://www.factcheck.org/2009/12/whoppers-of-2009/)).

<sup>11</sup> *Sarah Palin Falsely Claims Barack Obama Runs a ‘Death Panel’*, Politifact (Aug. 10, 2009) (online at [www.politifact.com/truth-o-meter/statements/2009/aug/10/sarah-palin/sarah-palin-barack-obama-death-panel/](http://www.politifact.com/truth-o-meter/statements/2009/aug/10/sarah-palin/sarah-palin-barack-obama-death-panel/)).

<sup>12</sup> *Proposed Counseling for Seniors in Health Plan Spurs New Battle*, Washington Post (Aug. 1, 2009) (online at [www.washingtonpost.com/wp-dyn/content/article/2009/07/31/AR2009073103148.html](http://www.washingtonpost.com/wp-dyn/content/article/2009/07/31/AR2009073103148.html)).

<sup>13</sup> *Cashin’ In*, Fox News (Aug. 10, 2013)

<sup>14</sup> *Unpopular Mandate*, The New Yorker (June 25, 2012) (online at [www.newyorker.com/reporting/2012/06/25/120625fa\\_fact\\_klein?currentPage=all](http://www.newyorker.com/reporting/2012/06/25/120625fa_fact_klein?currentPage=all)).

<sup>15</sup> *Virginia judge rules health care mandate unconstitutional*, CNN (Dec. 13, 2010) (online at [www.cnn.com/2010/POLITICS/12/13/health.care/](http://www.cnn.com/2010/POLITICS/12/13/health.care/)); *Upton, Pitts Welcome Latest Court Ruling that Finds Individual Mandate Unconstitutional*, House Energy and Commerce Committee, Majority Staff (Aug. 11, 2011) (online at [energycommerce.house.gov/press-release/upton-pitts-welcome-latest-court-ruling-finds-individual-mandate-unconstitutional](http://energycommerce.house.gov/press-release/upton-pitts-welcome-latest-court-ruling-finds-individual-mandate-unconstitutional)).

<sup>16</sup> *Steve King Predicts Supreme Court Will Rule ObamaCare Unconstitutional*, Iowa Republican (Apr. 4, 2012) (online at [theiowarepublican.com/2012/steve-king-predicts-supreme-court-will-rule-obamacare-unconstitutional/](http://theiowarepublican.com/2012/steve-king-predicts-supreme-court-will-rule-obamacare-unconstitutional/)).

<sup>17</sup> *Burgess Statement Regarding Michigan Judge Ruling On Individual Mandate*, Congressman Michael C. Burgess (Oct. 7, 2010) (online at [burgess.house.gov/news/documentsingle.aspx?DocumentID=211234](http://burgess.house.gov/news/documentsingle.aspx?DocumentID=211234)).

These predictions were wrong. In June 2012, the Supreme Court upheld the ACA's individual mandate as constitutional.

Yet even after this ruling, Republicans continued to claim that the mandate was not constitutional. Senator Rand Paul said, "Just because a couple people on the Supreme Court declare something to be 'constitutional' does not make it so. The whole thing remains unconstitutional."<sup>18</sup>

**C. Republicans Claim the ACA Is a Government Takeover that will Destroy Private Health Insurance**

Republican leaders have repeatedly claimed that the Affordable Care Act will end private insurance coverage. Days before the law's passage, then-House Minority Leader John Boehner's office wrote that "Democrats have opted for a government takeover of health care that will crush our economy like a ton of bricks."<sup>19</sup> Sen. Tom Coburn had an even more dire prediction, stating that "there will be no insurance industry left in three years."<sup>20</sup>

These predictions have proven to be false. The private insurance industry remains robust.

**D. Republicans Claim Premiums Will Be Unaffordable**

In the weeks and months before the opening of the federal and state marketplaces, Republicans repeatedly claimed that premiums would dramatically increase and would be unaffordable. At a hearing of the Subcommittee on Health in March 2013, Rep. Joe Pitts claimed that "Americans' premiums have already risen by more than \$3,000" and predicted that "premiums will only grow more unaffordable for Americans."<sup>21</sup> In May 2013, the Republican staff of the House Energy and Commerce Committee released a report predicting that consumers could see premium increases averaging 100% in the individual market, with increases as high as 400% possible.<sup>22</sup> House Majority Leader Eric Cantor also claimed, "It is now projected that

---

<sup>18</sup> *Rand Paul: 'Obamacare' is still unconstitutional*, Politico (June 28, 2012) (online at [www.politico.com/blogs/on-congress/2012/06/rand-paul-obamacare-is-still-unconstitutional-127574.html](http://www.politico.com/blogs/on-congress/2012/06/rand-paul-obamacare-is-still-unconstitutional-127574.html)).

<sup>19</sup> *President Obama Pauses to Sign Jobs Bill While Still Twisting Arms for A Job-Killing Health Care Plan*, Speaker of the House John Boehner (Mar. 17, 2010) (online at [www.speaker.gov/general/economists-agree-government-takeover-health-care-massive-job-killer](http://www.speaker.gov/general/economists-agree-government-takeover-health-care-massive-job-killer)).

<sup>20</sup> *Private Health Insurance in the U.S. Will Be Dead In Three Years*, Tulsa World (Oct 2, 2010).

<sup>21</sup> House Committee on Energy and Commerce, Subcommittee on Health, *Hearing on Unaffordable: Impact of Obamacare on Americans' Health Insurance Premiums*, 113<sup>th</sup> Cong. (Mar. 15, 2013).

<sup>22</sup> House Committee on Energy and Commerce, Majority Staff, *Obamacare Oversight: the Looming Premium Rate Shock*, 113<sup>th</sup> Cong. (May 13, 2013).

ObamaCare will send health care premiums skyrocketing in the individual and small group insurance markets.”<sup>23</sup> Even after premiums were released in October 2013, Senator Ted Cruz said: “President Obama promised the American people Obamacare would lower your health insurance premiums. I would venture to say virtually every person across this country has seen exactly the opposite happen, has seen premiums going up and up and up.”<sup>24</sup>

In reality, marketplaces premiums came in 16% lower than the nonpartisan Congressional Budget Office (CBO) had originally predicted.<sup>25</sup> Americans flocked to the marketplaces, with premiums low enough that enrollment exceeded expectations. More than half of the uninsured were eligible for coverage that would cost them less than \$100 per month.<sup>26</sup> CBO projects that the average premium for the benchmark silver plan will rise only 3% in 2015, well below historic rates of premium increases.<sup>27</sup>

#### **E. Republicans Claim Healthcare.gov Could Not Be Fixed**

Republicans held multiple hearings on the technical problems with Healthcare.gov in October and November of last year. Some predicted that the website could never be fixed and that the Administration would have to start over and build an entirely new website for the federal marketplace. Rep. Bill Johnson wrote in an editorial titled “Healthcare.gov can’t be fixed,” that “the problems with the Healthcare.gov website are catastrophic.”<sup>28</sup> During an Energy and Commerce Committee hearing on October 24, 2013, he stated, “these are more than glitches. They can’t be fixed.”<sup>29</sup>

---

<sup>23</sup> *Congressman Cantor: Obamacare is Not the Answer*, Congressman Eric Cantor (May 16, 2013) (online at [cantor.house.gov/speeches/2013/05/congressman-cantor-obamacare-not-answer/](http://cantor.house.gov/speeches/2013/05/congressman-cantor-obamacare-not-answer/)).

<sup>24</sup> *Sen. Ted Cruz says premiums have gone ‘up and up and up’ for ‘virtually every person,’* PolitiFact (Oct. 17, 2013) (online at [www.politifact.com/truth-o-meter/statements/2013/oct/17/ted-cruz/sen-ted-cruz-says-premiums-have-gone-virtually-eve/](http://www.politifact.com/truth-o-meter/statements/2013/oct/17/ted-cruz/sen-ted-cruz-says-premiums-have-gone-virtually-eve/)).

<sup>25</sup> Department of Health and Human Services, *Significant choice and lower than expected premiums available in the new Health Insurance Marketplace* (Sept. 25, 2013) (online at [www.hhs.gov/news/press/2013pres/09/20130925a.html](http://www.hhs.gov/news/press/2013pres/09/20130925a.html)).

<sup>26</sup> Department of Health and Human Services, *Nearly 6 in 10 uninsured Americans can pay less than \$100 per month for coverage in the Health Insurance Marketplace* (Sept. 17, 2013) (online at [www.hhs.gov/news/press/2013pres/09/20130917b.html](http://www.hhs.gov/news/press/2013pres/09/20130917b.html)).

<sup>27</sup> Congressional Budget Office, *Updated Estimates of the Effects of the Insurance Coverage Provisions of the Affordable Care Act* (Apr. 2014) (online at [www.cbo.gov/sites/default/files/cbofiles/attachments/45231-ACA\\_Estimates.pdf](http://www.cbo.gov/sites/default/files/cbofiles/attachments/45231-ACA_Estimates.pdf)).

<sup>28</sup> *Healthcare.Gov can’t be fixed*, The Hill (Oct. 30, 2013) (online at [thehill.com/blogs/congress-blog/healthcare/188572-healthcaregov-cant-be-fixed](http://thehill.com/blogs/congress-blog/healthcare/188572-healthcaregov-cant-be-fixed)).

<sup>29</sup> House Committee on Energy and Commerce, *Hearing on PPACA Implementation Failures: Didn’t Know or Didn’t Disclose?* 113<sup>th</sup> Cong. (Oct. 24, 2013).

This prediction proved to be false. The Administration brought in management expert Jeffrey Zients to oversee the efforts to improve Healthcare.gov, and by December 1, Mr. Zients and his team had made over 400 software fixes, increased the site's capacity, and reduced page response times and error rates, dramatically improving the experience for consumers.<sup>30</sup>

In total, there were over 67 million visits to Healthcare.gov and over 31 million visits to the websites for the state-based marketplaces by April 19, 2014.<sup>31</sup> On March 31, the last official day of the initial open enrollment period, Healthcare.gov handled 4.8 million visits.<sup>32</sup> Ultimately, over eight million Americans signed up for insurance coverage via Healthcare.gov or state exchanges.

#### **F. Republicans Claim Obamacare Has Harmed Individual “Victims”**

On numerous occasions, Republican leaders and conservative activists have repeated stories of individuals who appear to have lost coverage or faced increased costs due to the Affordable Care Act. These stories have not been able to withstand scrutiny.

One anecdote told by Republicans involved Ashley Dionne, who claimed the ACA would raise her premium from \$75 per month to \$319 per month.<sup>33</sup> In fact, because Ms. Dionne would likely qualify for Medicaid or tax credits, she could either pay no monthly premium for Medicaid or pay \$23 per month for a quality silver-level plan, well below her current costs.<sup>34</sup> Since Ms. Dionne stated that she has a number of pre-existing conditions, the ACA would protect her from being charged higher rates as a result of these conditions.<sup>35</sup>

Another anecdote involved Dianne Barrette, who received a cancellation letter for a health plan that cost \$54 per month.<sup>36</sup> But Ms. Barrette's previous plan would reimburse only a

---

<sup>30</sup> Department of Health and Human Services, *Operational Progress Report* (Dec. 1, 2013) (online at [www.hhs.gov/digitalstrategy/blog/2013/12/operational-progress-report.html](http://www.hhs.gov/digitalstrategy/blog/2013/12/operational-progress-report.html)).

<sup>31</sup> Department of Health and Human Services, *Health Insurance Marketplace: Summary Enrollment Report for the Initial Annual Open Enrollment Period* (May 1, 2014) (online at [aspe.hhs.gov/health/reports/2014/MarketPlaceEnrollment/Apr2014/ib\\_2014Apr\\_enrollment.pdf](http://aspe.hhs.gov/health/reports/2014/MarketPlaceEnrollment/Apr2014/ib_2014Apr_enrollment.pdf)).

<sup>32</sup> Department of Health and Human Services, *7.1 Million Americans Have Enrolled in Private Health Coverage Under the Affordable Care Act* (Apr. 1, 2014) (online at [www.hhs.gov/healthcare/facts/blog/2014/04/more-7-million-americans-are-signed-private-health-coverage.html](http://www.hhs.gov/healthcare/facts/blog/2014/04/more-7-million-americans-are-signed-private-health-coverage.html)).

<sup>33</sup> *Huckabee*, Fox News Channel (Oct. 12, 2013).

<sup>34</sup> *Good News: Obamacare Hasn't 'Raped' the Future of This 26-Year-Old*, The Atlantic Wire (Oct. 10, 2013) (online at [www.thewire.com/politics/2013/10/good-news-obamacare-raped-future-26-year-old/70397/](http://www.thewire.com/politics/2013/10/good-news-obamacare-raped-future-26-year-old/70397/)).

<sup>35</sup> *Id.*

<sup>36</sup> *CBS Evening News*, CBS (Oct. 28, 2013) (online at [www.cbsnews.com/news/policy-cancellations-higher-premiums-add-to-frustration-over-obamacare/](http://www.cbsnews.com/news/policy-cancellations-higher-premiums-add-to-frustration-over-obamacare/)).

maximum of \$50 per doctor visit and \$15 per prescription drug, and it did not cover hospitalizations except in the case of a complicated pregnancy, when it would pay only \$50. When she was alerted to the fact that she could likely purchase the comprehensive coverage in the marketplace for \$150 or \$200 per month, she recognized that the Affordable Care Act provided her with better options than the status quo. She said that she “would jump at it. ... With my age, things can happen. I don’t want to have bills that could make me bankrupt. I don’t want to lose my house.”<sup>37</sup>

Other anecdotes told by Republicans to foster fear about the new law featured individuals who either misstated the impact of the law on their coverage options, chose not to take advantage of newly available tools to reduce costs and improve coverage, or were otherwise unaware that they now have access to coverage that is higher quality and more affordable than their prior coverage. As the *Los Angeles Times* stated: “virtually every yarn promoted by Republicans or conservatives about people hurt by the Affordable Care Act has deflated like a pricked balloon on the merest examination.”<sup>38</sup>

### **G. Republicans Claim Medicaid Expansion Is Unaffordable**

In more than 20 states, Republican governors and state legislatures have refused to expand lifesaving Medicaid coverage to millions of uninsured Americans, often citing the costs that states will have to cover as an issue. South Carolina Governor Nikki Haley said that Medicaid expansion would “bust our budgets.”<sup>39</sup> Rep. Joe Barton also stated that expanding Medicaid would “leav[e] already cash strapped state budgets to deal with crushing costs and a more burdensome bureaucracy.”<sup>40</sup> In a letter to Health and Human Services Secretary Kathleen Sebelius, Texas Governor Rick Perry wrote that the ACA’s Medicaid expansion would “threaten even Texas with financial ruin.”<sup>41</sup>

---

<sup>37</sup> *The Media Labeled Her an Obamacare Victim. Here’s What She Really Thinks*, The New Republic (Nov. 3, 2013) (online at [www.newrepublic.com/article/115457/obamacare-victim-florida-happy-she-can-get-real-coverage](http://www.newrepublic.com/article/115457/obamacare-victim-florida-happy-she-can-get-real-coverage)); *That Florida woman’s canceled Blue Cross policy? It’s junk insurance*, Consumer Reports (Oct. 29, 2013) (online at [www.consumerreports.org/cro/news/2013/10/florida-woman-s-canceled-blue-cross-plan-is-junk/index.htm](http://www.consumerreports.org/cro/news/2013/10/florida-woman-s-canceled-blue-cross-plan-is-junk/index.htm)).

<sup>38</sup> *Maybe There are no Genuine Obamacare Horror Stories*, Los Angeles Times (Feb. 21, 2014) (online at [www.latimes.com/business/hiltzik/la-fi-mh-obamacare-horror-stories-20140220,0,3801120.story#ixzz2uIBuwSie](http://www.latimes.com/business/hiltzik/la-fi-mh-obamacare-horror-stories-20140220,0,3801120.story#ixzz2uIBuwSie)).

<sup>39</sup> *Live Updates: Mitt Romney, Paul Ryan, Donald Trump to Speak at Second Day of CPAC 2013*, ABC News (Mar. 15, 2013) (online at [abcnews.go.com/blogs/politics/2013/03/live-updates-mitt-romney-paul-ryan-donald-trump-to-speak-at-second-day-of-cpac-2013/](http://abcnews.go.com/blogs/politics/2013/03/live-updates-mitt-romney-paul-ryan-donald-trump-to-speak-at-second-day-of-cpac-2013/)).

<sup>40</sup> Office of the Governor Rick Perry, *Gov. Perry, Sen. Cornyn, Sen. Cruz: Texas Stands Firm Against Medicaid Expansion* (Apr. 1, 2013) (online at [governor.state.tx.us/news/press-release/18316/](http://governor.state.tx.us/news/press-release/18316/)).

<sup>41</sup> Letter from Governor Rick Perry to Secretary Kathleen Sebelius (July 9, 2012).



In reality, the federal government covers 100% of the cost of Medicaid expansion for the first three years, slowly decreasing to a permanent matching rate of 90% in 2020.<sup>42</sup> States that refuse to expand are turning down millions and even billions of dollars from the federal government: in 2022, Texas would receive \$9.2 billion, Florida would receive over \$5 billion, and South Carolina would receive over \$800 million.<sup>43</sup> A Commonwealth Fund analysis found that states that do not expand Medicaid would still spend millions of dollars on uncompensated care and other costs, and “no state would experience a positive flow of funds by choosing to reject the Medicaid expansion.”<sup>44</sup>

#### **H. Republicans Claim More People Will Lose Coverage Than Gain Coverage under the ACA**

One easily disprovable claim made by Republicans was that the ACA would result in fewer insured Americans than there had been prior to the law’s passage. At the end of 2013, Chairman Fred Upton stated, “come January 1, 2014, millions more people will have lost their prior coverage than signed up because of the health care law.”<sup>45</sup> In a press conference in March, Speaker Boehner said “there are less people today with health insurance than there were before this law went into effect.”<sup>46</sup> Senator Marco Rubio said that during open enrollment, “[t]he Administration is recognizing the grim reality that more Americans have lost health insurance than gained it under ObamaCare.”<sup>47</sup>

In fact, multiple analyses indicate that the ACA has led to a substantial decrease in the number of uninsured Americans. Gallup reported earlier this week that the percentage of uninsured adults fell to 13.4% in April 2014, its lowest level since Gallup began tracking this

---

<sup>42</sup> Department of Health and Human Services, *HHS finalizes rule guaranteeing 100 percent funding for new Medicaid beneficiaries* (Mar. 29, 2013) (online at [www.hhs.gov/news/press/2013pres/03/20130329a.html](http://www.hhs.gov/news/press/2013pres/03/20130329a.html)).

<sup>43</sup> *Study: Refusing Medicaid expansion will cost states billions of dollars*, Washington Post (Dec. 6, 2013) (online at [www.washingtonpost.com/blogs/govbeat/wp/2013/12/06/study-refusing-medicaid-expansion-will-cost-states-billions-of-dollars/](http://www.washingtonpost.com/blogs/govbeat/wp/2013/12/06/study-refusing-medicaid-expansion-will-cost-states-billions-of-dollars/)).

<sup>44</sup> *Id.*

<sup>45</sup> *What #Obamacare Looks Like When Enrollment is Abandoned as Measure of Success*, House Energy and Commerce Committee, Majority Staff (Dec. 18, 2013) (online at [energycommerce.house.gov/press-release/what-obamacare-looks-when-enrollment-abandoned-measure-success](http://energycommerce.house.gov/press-release/what-obamacare-looks-when-enrollment-abandoned-measure-success)).

<sup>46</sup> *John Boehner Says More People Are Uninsured Since Obamacare Took Effect*, Politifact (Mar. 14, 2014) (online at [www.politifact.com/truth-o-meter/statements/2014/mar/18/john-boehner/john-boehner-says-more-people-are-uninsured-obamac/](http://www.politifact.com/truth-o-meter/statements/2014/mar/18/john-boehner/john-boehner-says-more-people-are-uninsured-obamac/)).

<sup>47</sup> *The GOP Claim That More Americans Have Lost Insurance Than Gained it Under Obamacare*, Washington Post (Jan. 6, 2014) (online at [www.washingtonpost.com/blogs/fact-checker/wp/2014/01/06/the-gop-claim-that-more-americans-have-lost-insurance-than-gained-it-under-obamacare/](http://www.washingtonpost.com/blogs/fact-checker/wp/2014/01/06/the-gop-claim-that-more-americans-have-lost-insurance-than-gained-it-under-obamacare/)).

number in January 2008. The Gallup poll found that “the uninsured rate was lower in April than in the fourth quarter of 2013 across nearly every key demographic group.<sup>48</sup> This represents a drop of 4.6 percentage points from before the most recent open enrollment period began in October, corresponding to over 11 million people gaining insurance.<sup>49</sup> Similar analyses from Rand and the Urban Institute found major gains in the number of Americans with health insurance following open-enrollment.<sup>50</sup> A recent panel of health insurers, including the Chief Executive Officer of America’s Health Insurance Plans and representatives from other major insurers, also agreed that “the number of insured people in the country has climbed by millions, despite arguments by some Republicans that the insured population has declined.”<sup>51</sup>

## **I. Republicans Claim the ACA Will Cause Job Loss**

Republicans have claimed that the ACA will be a “job-killer” since before it was even signed into law. During debate over passage of the law in 2009, Rep. Paul Broun of Georgia predicted that the ACA was “going to destroy [the] economy. It is going to destroy jobs.”<sup>52</sup> In 2011, Speaker Boehner called the ACA “the biggest job killer we have in America today,” while House Majority Leader Eric Cantor called it “a job killing health care bill that spends money we don’t have.”<sup>53</sup> Vice Chairman of the Health Subcommittee Rep. Michael Burgess said during a hearing in 2013 “as we get closer and closer ... to full implementation, it becomes apparent that

---

<sup>48</sup> *U.S. Uninsured Rate Drops to 13.4%*, Gallup (May 5, 2014) (online at [www.gallup.com/poll/168821/uninsured-rate-drops.aspx](http://www.gallup.com/poll/168821/uninsured-rate-drops.aspx)).

<sup>49</sup> *Poll: Nation’s Uninsured Rate Hits Lowest Point Since 2008*, Talking Points Memo (May 5, 2014) (online at [talkingpointsmemo.com/livewire/gallup-uninsured-rate-may-all-time-low?utm\\_content=bufferf0013&utm\\_medium=social&utm\\_source=twitter.com&utm\\_campaign=buffer](http://talkingpointsmemo.com/livewire/gallup-uninsured-rate-may-all-time-low?utm_content=bufferf0013&utm_medium=social&utm_source=twitter.com&utm_campaign=buffer)).

<sup>50</sup> *Survey Estimates Net Gain of 9.3 Million American Adults With Health Insurance*, RAND (Apr. 8, 2014) (online at [www.rand.org/blog/2014/04/survey-estimates-net-gain-of-9-3-million-american-adults.html](http://www.rand.org/blog/2014/04/survey-estimates-net-gain-of-9-3-million-american-adults.html)); *Early Estimates Indicate Rapid Increase in Health Insurance Coverage Under the ACA: A Promising Start*, The Urban Institute (Apr. 15, 2014) (online at [hrms.urban.org/briefs/early-estimates-indicate-rapid-increase.html](http://hrms.urban.org/briefs/early-estimates-indicate-rapid-increase.html)).

<sup>51</sup> *Insurers: Millions More Have Coverage Now*, Politico (Apr. 29, 2014) (online at [www.politico.com/story/2014/04/insurers-millions-more-have-coverage-now-106134.html#ixzz30xPhL5W8](http://www.politico.com/story/2014/04/insurers-millions-more-have-coverage-now-106134.html#ixzz30xPhL5W8)).

<sup>52</sup> U.S. House of Representatives, Floor Statement by Rep. Paul Broun (Nov. 5, 2009) (online at [www.gpo.gov/fdsys/pkg/CREC-2009-11-05/pdf/CREC-2009-11-05-pt1-PgH12368-7.pdf#page=1](http://www.gpo.gov/fdsys/pkg/CREC-2009-11-05/pdf/CREC-2009-11-05-pt1-PgH12368-7.pdf#page=1)).

<sup>53</sup> *Boehner on NBC Nightly News: “ObamaCare is the Biggest Job-Killer We Have in America Today,”* Speaker John Boehner (Jan. 6, 2011) (online at [www.speaker.gov/general/boehner-nbc-nightly-news-%E2%80%9Cobamacare-biggest-job-killer-we-have-america-today%E2%80%9D#sthash.CX6jLMbG.dpuf](http://www.speaker.gov/general/boehner-nbc-nightly-news-%E2%80%9Cobamacare-biggest-job-killer-we-have-america-today%E2%80%9D#sthash.CX6jLMbG.dpuf)); *Transcript: Majority Leader-Elect Eric Cantor’s Pen & Pad*, Majority Leader Eric Cantor (Jan. 5, 2011) (online at [majorityleader.gov/newsroom/2011/01/transcript-majority-leader-elect-eric-cantors-pen-pad.html](http://majorityleader.gov/newsroom/2011/01/transcript-majority-leader-elect-eric-cantors-pen-pad.html)).

job loss, not job creation is the actual result.”<sup>54</sup> Rep. Pete Olson claimed, “There are many job-killing, growth-stunting parts of Obamacare.”<sup>55</sup> Rep. Tim Murphy, Chairman of the Oversight and Investigations Subcommittee, said that “nearly one-fifth of the Nation’s small businesses have reduced employment because of the Affordable Care Act.”<sup>56</sup>

These predictions have been proven wrong. In the four years since the passage of the Affordable Care Act, the U.S. economy has created 9.1 million jobs, with job growth in every single month, and the unemployment rate has declined more than three percentage points since the President signed the bill into law.<sup>57</sup>

## **J. Republicans Claim the ACA Will Increase the Deficit**

Republicans have repeatedly claimed that the Affordable Care Act will add to the nation’s deficit. Before the law was even passed, Budget Committee Chairman Paul Ryan, said, “This bill does not control costs. This bill does not reduce deficits.”<sup>58</sup> In 2013, during an all-night filibuster that led to the government shutdown, Senator Ted Cruz decried the ACA as a “debt-exploding, out of control government mess.”<sup>59</sup> Vice Chairman of the Energy and Commerce Committee Marsha Blackburn actually claimed the CBO had increased the overall projected cost of the ACA each time they had reviewed it, saying on the House floor “my source on this is the Congressional Budget Office, the CBO. Every time [the ACA] has been reviewed ... guess what has happened? The cost estimate has gone up.”<sup>60</sup>

---

<sup>54</sup> House Committee on Energy and Commerce, Subcommittee on Oversight and Investigations, *Hearing on Challenges Facing America’s Businesses under the Patient Protection and Affordable Care Act*, 113<sup>th</sup> Cong. (June 26, 2013).

<sup>55</sup> *Id.*

<sup>56</sup> *Id.*

<sup>57</sup> *Jobs Report: Over 9 million Private-Sector Jobs created Since Obamacare Passed*, Daily Kos (May 2, 2014) (online at [www.dailykos.com/story/2014/05/02/1296328/-Jobs-Report-Over-9-Million-Private-Sector-Jobs-Created-Since-Obamacare-Passed](http://www.dailykos.com/story/2014/05/02/1296328/-Jobs-Report-Over-9-Million-Private-Sector-Jobs-Created-Since-Obamacare-Passed)).

<sup>58</sup> *Transcript: White House Health Summit, Afternoon Session*, Kaiser Health News (Feb. 26, 2010) (online at [www.kaiserhealthnews.org/Stories/2010/February/26/Summit-Transcript-Afternoon.aspx](http://www.kaiserhealthnews.org/Stories/2010/February/26/Summit-Transcript-Afternoon.aspx)).

<sup>59</sup> *Transcript: Sen. Ted Cruz’s Marathon Speech Against Obamacare on Sept. 24*, Washington Post (Sept. 25, 2013) (online at [www.washingtonpost.com/sf/national/2013/09/25/transcript-sen-ted-cruzs-filibuster-against-obamacare/](http://www.washingtonpost.com/sf/national/2013/09/25/transcript-sen-ted-cruzs-filibuster-against-obamacare/)).

<sup>60</sup> U.S. House of Representatives, Floor Speech by Rep. Marsha Blackburn (Oct. 15, 2013) (online at [www.blackburn.house.gov/videos/?VideoID=PsJV17dERNE](http://www.blackburn.house.gov/videos/?VideoID=PsJV17dERNE)).

These claims are not correct. The CBO has repeatedly found that the ACA will reduce the deficit. When the ACA was passed in 2010, CBO found that it would reduce the deficit by \$143 billion in the first decade, and by over \$1 trillion in the next decade.<sup>61</sup>

In last month's updated review of the ACA's impact on spending, CBO reported that "a year-by-year comparison shows that ... estimates of the net budgetary impact of the ACA's insurance coverage provisions have decreased, on balance, over the past four years."<sup>62</sup> CBO again concluded, "the ACA's overall effect would be to reduce federal deficits."<sup>63</sup>

#### **K. Republicans Claim the ACA Will Raise Health Care Costs**

Republicans have also continually claimed that the ACA is fueling rising healthcare spending. Immediately after the law's passage, Speaker Boehner released a report which concluded, "American families and small businesses have been left with higher costs, more spending, and more debt."<sup>64</sup> Rep. Michael Burgess predicted in 2011, "We've got the other looming problem in 2014, when the spending really accelerates out of the Affordable Care Act that's really going to be disruptive to the budget."<sup>65</sup> Earlier this year, Rep. Joe Pitts said in a statement about the ACA that "[g]iving Washington more control will never solve the problem most Americans have with health care: rising costs."<sup>66</sup>

In fact, health care cost growth has slowed since the law's passage. In the three years after passage of the ACA, health care spending growth was at its lowest level on record.<sup>67</sup> Health care inflation is at its lowest rate in 50 years. Per capita Medicare spending rose just

---

<sup>61</sup> Congressional Budget Office, *Cost Estimate for Pending Health Care Legislation*, (Mar. 21, 2010) (online at [cbo.gov/publication/25049](http://cbo.gov/publication/25049)).

<sup>62</sup> Congressional Budget Office, *Updated Estimates of the Effects of the Insurance Coverage Provisions of the Affordable Care Act* (April 2014) (online at [www.cbo.gov/sites/default/files/cbofiles/attachments/45231-ACA\\_Estimates.pdf](http://www.cbo.gov/sites/default/files/cbofiles/attachments/45231-ACA_Estimates.pdf)).

<sup>63</sup> *Id.*

<sup>64</sup> *Obamacare: Three Months of Broken Promises*, Office of the Republican Leader, (June 23, 2010) (online at [www.speaker.gov/sites/speaker.house.gov/files/UploadedFiles/ObamaCare3MonthsBrokenPromises.pdf](http://www.speaker.gov/sites/speaker.house.gov/files/UploadedFiles/ObamaCare3MonthsBrokenPromises.pdf)).

<sup>65</sup> *Burgess: Delay ACA Implementation Until High Court Rules to Save Money*, Congressman Michael C. Burgess (Aug. 18, 2011) (online at [burgess.house.gov/news/documentsingle.aspx?DocumentID=256684](http://burgess.house.gov/news/documentsingle.aspx?DocumentID=256684)).

<sup>66</sup> *Pitts Releases Updated Memo on Health Care Reform*, Congressman Joe Pitts (Feb. 20, 2014) (online at [pitts.house.gov/press-release/pitts-releases-updated-memo-health-care-reform](http://pitts.house.gov/press-release/pitts-releases-updated-memo-health-care-reform)).

<sup>67</sup> The White House, *Trends in Health Care Cost Growth and the Role of the Affordable Care Act* (Nov. 2013) (online at [http://www.whitehouse.gov/sites/default/files/docs/healthcostreport\\_final\\_noembargo\\_v2.pdf](http://www.whitehouse.gov/sites/default/files/docs/healthcostreport_final_noembargo_v2.pdf)).

0.7% in 2012, compared to a 5.4% annual increase only five years ago.<sup>68</sup> And CBO continues to find that health care costs have increased at a rate slower than they anticipated.<sup>69</sup>

#### **L. Republicans Claim the ACA Would Not Meet Coverage Goals**

Republicans have predicted on multiple occasions that the Administration would fail to reach CBO's initial projection of seven million people signing up for private health insurance through the federal and state marketplaces. After the first month's enrollment numbers came out, Speaker John Boehner called the law "a rolling calamity that must be scrapped," while Rep. Renee Ellmers issued a statement saying that "if the numbers released today are accurate, the law is truly collapsing quicker than anyone would have imagined."<sup>70</sup> Rep. Darrell Issa said in a statement that the "27,000 enrollments through federally facilitated exchange pale in comparison to the millions of Americans who have lost their health insurance under ObamaCare."<sup>71</sup> Sen. Orrin Hatch said in a statement, "at this pace, the Obama Administration will never be able to meet their enrollment goals."<sup>72</sup> Speaker John Boehner more recently called enrollment "dismal," adding that "the President's push to enroll young adults is far too little, too late."<sup>73</sup>

The Affordable Care Act not only met CBO's first-year enrollment goal, it exceeded it. Over eight million people have now signed up for private health insurance plans through the federal and state marketplaces created under the ACA. Enrollments surged at the end of the initial enrollment period, with nearly 3.8 million people selecting a plan after March 1, 2014.<sup>74</sup>

---

<sup>68</sup> *U.S. healthcare costs keep rising but at slower pace*, Los Angeles Times (Jan. 6, 2014) (online at [www.latimes.com/business/la-fi-0107-healthcare-spending-20140107,0,7267579.story#ixzz2qITSK386](http://www.latimes.com/business/la-fi-0107-healthcare-spending-20140107,0,7267579.story#ixzz2qITSK386)).

<sup>69</sup> Congressional Budget Office, *Updated Estimates of the Effects of the Insurance Coverage Provisions of the Affordable Care Act* (April 2014) (online at [www.cbo.gov/sites/default/files/cbofiles/attachments/45231-ACA\\_Estimates.pdf](http://www.cbo.gov/sites/default/files/cbofiles/attachments/45231-ACA_Estimates.pdf)).

<sup>70</sup> *GOP rips Obamacare enrollment figures*, CNN (Nov. 13, 2013) (online at [www.cnn.com/2013/11/13/politics/gop-obamacare-reaction/](http://www.cnn.com/2013/11/13/politics/gop-obamacare-reaction/)); *Ellmers: If True, Obamacare Enrollment Numbers are Pathetic*, Congresswoman Renee Ellmers (Oct. 10, 2013) (online at [ellmers.house.gov/latest-news/ellmers-if-true-obamacare-enrollment-numbers-are-pathetic/](http://ellmers.house.gov/latest-news/ellmers-if-true-obamacare-enrollment-numbers-are-pathetic/)).

<sup>71</sup> *Issa Statement on Low ObamaCare Enrollment Numbers*, Congressman Darrell Issa (Nov. 13, 2013) (online at [issa.house.gov/press-releases/2013/11/issa-statement-on-low-obamacare-enrollment-numbers/](http://issa.house.gov/press-releases/2013/11/issa-statement-on-low-obamacare-enrollment-numbers/)).

<sup>72</sup> *Hatch Statement on Obamacare Enrollment Numbers*, Senator Orrin Hatch (Nov. 23, 2013) (online at [www.hatch.senate.gov/public/index.cfm/releases?ID=490afe84-b4a2-4cb8-a432-442a3cac835e](http://www.hatch.senate.gov/public/index.cfm/releases?ID=490afe84-b4a2-4cb8-a432-442a3cac835e)).

<sup>73</sup> *New Report Shows Administration Lagging Far Behind ObamaCare Enrollment Goals*, Fox News (Mar. 11, 2014) (online at: [www.foxnews.com/politics/2014/03/11/administration-lagging-far-behind-obamacare-enrollment-goals/](http://www.foxnews.com/politics/2014/03/11/administration-lagging-far-behind-obamacare-enrollment-goals/)).

<sup>74</sup> Department of Health and Human Services, *Health Insurance Marketplace: Summary Enrollment Report for the Initial Annual Open Enrollment Period* (May 1, 2014) (online at [aspe.hhs.gov/health/reports/2014/MarketPlaceEnrollment/Apr2014/ib\\_2014Apr\\_enrollment.pdf](http://aspe.hhs.gov/health/reports/2014/MarketPlaceEnrollment/Apr2014/ib_2014Apr_enrollment.pdf)).

Additionally, 4.8 million individuals enrolled in Medicaid and CHIP between October 2013 and March 2014.<sup>75</sup> CBO estimates that five million people also purchased ACA-compliant plans outside of the marketplaces this year.<sup>76</sup>

### **M. Republicans Claim Individuals Have Not Paid Their Premiums**

The most recent example of incorrect and misleading claims by Republicans about the Affordable Care Act is the claim that few people have paid their ACA premiums. An April 30, 2014, analysis by the Republican staff of the Energy and Commerce Committee reported that only 67% of individuals who had signed up for an ACA plan through the federal and state marketplaces had paid their premiums.<sup>77</sup> Chairman Fred Upton claimed, “the administration’s recent declarations of success may be unfounded.”<sup>78</sup>

But this report was flawed and incomplete because it was based on premium payment data from April 15, 2014. At that time, many ACA enrollees were not yet required to pay their premiums.<sup>79</sup> By April 15, eight million people had enrolled through the ACA exchanges. Three million of these enrollees signed up after March 15, 2014, and for these individuals, premiums were not due until the end of April at the earliest.

Additional recent data from insurers shows that the conclusions by the Republican staff were not correct. The Blue Cross Blue Shield Association, whose member companies offer plans in almost every ACA marketplace, indicated that between 80% to 85% of individuals had paid their premiums by the end of April.<sup>80</sup> The CEO of America’s Health Insurance Plans, the

---

<sup>75</sup> Centers for Medicare and Medicaid Services, *Medicaid & CHIP: March 2014 Monthly Applications, Eligibility Determinations, and Enrollment Report* (May 1, 2014) (online at [www.medicare.gov/AffordableCareAct/Medicaid-Moving-Forward-2014/Downloads/March-2014-Enrollment-Report.pdf](http://www.medicare.gov/AffordableCareAct/Medicaid-Moving-Forward-2014/Downloads/March-2014-Enrollment-Report.pdf)).

<sup>76</sup> Congressional Budget Office, *Updated Estimates of the Effects of the Insurance Coverage Provisions of the Affordable Care Act* (April 2014) (online at [www.cbo.gov/sites/default/files/cbofiles/attachments/45231-ACA\\_Estimates.pdf](http://www.cbo.gov/sites/default/files/cbofiles/attachments/45231-ACA_Estimates.pdf)).

<sup>77</sup> *Committee Learns Who’s Paid for Obamacare: As of April 15, Only 67 Percent of Enrollees in Federal Marketplace Had Paid First Month’s Premium*, Committee on Energy and Commerce, Majority Staff (Apr. 30, 2014) (online at [energycommerce.house.gov/press-release/committee-learns-who%E2%80%99s-paid-obamacare-april-15-only-67-percent-enrollees-federal](http://energycommerce.house.gov/press-release/committee-learns-who%E2%80%99s-paid-obamacare-april-15-only-67-percent-enrollees-federal)).

<sup>78</sup> *Id.*

<sup>79</sup> See Memorandum from Democratic Staff to Democratic Members and Staff of the House Committee on Energy and Commerce, *Misleading Republican Report on ACA Enrollment* (Apr. 30, 2014).

<sup>80</sup> *Blue Cross Says ‘80-85’ Percent of Obamacare Enrollees Are Paying*, *Forbes* (Apr. 2, 2014) (online at [www.forbes.com/sites/brucejapsen/2014/04/02/blue-cross-plans-say-80-to-85-percent-of-obamacare-enrollees-are-paying/](http://www.forbes.com/sites/brucejapsen/2014/04/02/blue-cross-plans-say-80-to-85-percent-of-obamacare-enrollees-are-paying/)).

industry trade group, stated this week that 85% of individuals enrolled in exchange plans have paid their premiums.<sup>81</sup>

### **III. CONCLUSION**

Repeatedly over the last five years, Republicans in Congress have made inaccurate claims and predictions about the Affordable Care Act. They have been wrong about the constitutionality of the law, wrong about the law's impact on premium cost and affordability and health care spending, wrong about the impact of the law on health care coverage, wrong about the impact of the law on jobs, wrong about the impact of the flawed rollout of Healthcare.gov, and wrong about the extent to which the law's state and federal exchanges would meet enrollment goals. Last week, they were wrong about how many ACA enrollees were actually paying premiums.

Contrary to the Republican claims, the factual evidence indicates that the law is working. It has reduced health care costs and provided affordable, quality coverage for millions of Americans.

---

<sup>81</sup> Briefing by Karen Ignagni, President and CEO of America's Health Insurance Plans, to Politico Pro Health Care Breakfast (Apr. 29, 2014).