



Written by [Brian Koenig](#) on May 4, 2012

HHS Provides Misleading Presentation to Tout ObamaCare Benefits

A 20-page [PowerPoint presentation](#) drafted by the U.S. Department of Health and Human Services (HHS), which was leaked Wednesday on the website [Buzzfeed](#), displays a simplified, bullet-point tool to educate the American public on how President Obama's 2010 Affordable Care Act will reform the U.S. healthcare system. The document contains a rubric of helpful hints on how to teach public speakers how to hawk ObamaCare's alleged benefits.



"Hello, my name is XXX," the document begins, "and I'm glad to be with you today to talk about the health care law, the Affordable Care Act — and what it means for you, your family, and your community."

"The first question most people have is why did we need the health care law?" it continues. "The answer is that we had a health insurance market that worked very well for big insurance companies, but no so well for American families."

In fact, the health insurance market worked tolerably well for people who obtained group health insurance through work (not so well for people who didn't have insurance through work, because the government only offered tax breaks for group insurance), it worked fairly well for hospitals and doctors to collect reimbursement, and it worked great for government (because it allowed politicians to blame health insurance premium price increases caused by Medicaid, Medicare, and EMTALA on insurance companies — Medicare often only pays a fraction of the actual cost of doctors' care, so doctors charge more to people with insurance to make up for the loss). The presentation not only conveniently omits that government actions largely caused skyrocketing care rates, causing people to not be able to afford care, but it ignores some of the law's most controversial — and blatantly unconstitutional — provisions, including tax penalties, Medicare cuts, and the often-debated individual mandate.

Arguably the most contentious element, the individual mandate, which forces all Americans to purchase a government-approved health plan by 2014 or pay a fine, has no mention in the presentation. Furthermore, the ObamaCare marketing tool disregards the mandate requiring all health insurance providers to cover contraception, a provision many Republicans and religious organizations say violates their First Amendment right to exercise their religion, free from government interference.

The HHS document also includes false claims and accusations, such as a claim that insurance companies could "take advantage of you and discriminate against the 129 million Americans with pre-existing conditions." Another section misleadingly implies that all insurance providers have been inflating premiums to incur higher profits: "Premiums were skyrocketing even as insurers made record profits."

Rising premiums are largely reflected through progressively rising healthcare costs, which are arguably a result of government regulation and a healthcare system that has become increasingly reliant on



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third-party payers. The Congressional Budget Office found that ObamaCare will raise the national debt \$1.36 trillion in seven years after full implementation of just two of its crucial mandates. And ObamaCare adds 150 new federal healthcare missions and boards, which add to both cost and hurdles in obtaining the healthcare of one's choice.

[CNSNews.com](#) expounds on how the presentation misleadingly explains other provisions in the law, while obscuring the federal government's new unprecedented power over the healthcare market:

One slide states that "insurance companies must publicly justify their actions if they want to raise premiums by 10 percent or more" — a passage that ignores the government's new role in the market. This part of ObamaCare gives the government the power to decide whether an insurance company will be allowed to raise its rates or not. If insurers want to raise their rates by 10 percent or more, they must justify their actions to the government.

The presentation also makes little mention of the rich insurance subsidies in ObamaCare, saying only that "tax credits will make buying insurance more affordable." No mention is made of the tens of billions of dollars these subsidies are expected to cost taxpayers or the likelihood that their costs could easily balloon over time.

Another regulatory burden ObamaCare imposes on insurance companies is a "rebate program" that requires providers to spend 80 percent of their collected premiums (85 percent for larger employers) on medical care or reimburse the difference to individuals and businesses. The HHS has been touting the purported "rebate program" as an indication that ObamaCare is giving back to Americans.

But as *The New American* recently [reported](#), the average \$127-rebate per policyholder is a pittance compared to overall premium costs, as employer-based coverage averages \$5,400 a year for individuals and \$15,100 for families. So the rebate equates to only two percent for an individual plan, and a mere one percent for a family plan. Meanwhile, premiums for employer-sponsored family plans spiked [nine percent](#) last year, according to a study published in September by the Kaiser Foundation and the Health Research & Education Trust.

In refuting the HHS' ambitious claims that ObamaCare protects consumers from insurance-provider abuse while making healthcare more affordable and Medicare stronger, *Forbes* contributor Avik Roy [affirmed](#):

Unfortunately, the truth is just the opposite. The law makes health care less affordable, by imposing costly regulations upon insurers, as one of the law's architects, Jonathan Gruber, has admitted. These are the regulations that supposedly will curb insurer abuses, but will instead drive premiums higher, and lead to private insurance monopolies as smaller carriers exit the market.

The law cuts Medicare, not to improve the program's solvency, but to fund new federal spending commitments. By shoving 17 million more Americans into Medicaid, the nation's worst health-care program, the law exacerbates problems of health-care access for those with lower incomes.

In recent months, the President's landmark healthcare overhaul has become largely unpopular, particularly as the Supreme Court toils about the constitutionality of the law's individual mandate. Republicans and conservative groups have been largely successful at branding ObamaCare as a token of bloated and oppressive government.

According to a recent [ABC News/Washington Post poll](#), the Supreme Court's lingering decision on the constitutionality of ObamaCare has stung the law's approval rating, bringing it to a record low. "Fifty-



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three percent of Americans now oppose the law overall,” ABC News [reported](#) last month, “while just 39 percent support it — the latter the lowest in more than a dozen ABC/Post polls since August 2009.”

In effect, it seems the Obama administration’s ploy to “educate” the American public on ObamaCare’s purported benefits, even if they’re missing a few critical points, has not increased the law’s popularity — nor has it helped the President’s efforts for a second term in the White House.



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