



Written by [Bob Adelman](#) on August 13, 2013

Another ObamaCare Delay Admitted by the White House

On Monday [the New York Times quoted](#) an unnamed White House official stating that another piece of the labyrinthine healthcare law is going to have to be delayed until 2015: the cap on out-of-pocket expenses. This delay will potentially cost many Americans with severe illnesses thousands, perhaps tens of thousands, of dollars. This flies in the face of the promise that President Obama made in September of 2009 that ObamaCare “will place a limit on how much you can be charged for out-of-pocket expenses, because in the United States of America, no one should go broke because they get sick.”



The cap on annual out-of-pocket expenses, including deductibles and co-payments, under ObamaCare was supposed to be \$6,350 for individuals and \$12,700 for families. But because insurers’ computers are not linked up properly, there is no way they can track all those out-of-pocket expenses in time for the official start date of October 1, so federal officials have granted them a one-year grace period. This will allow insurers to set higher limits, or even no limits, for the “grace period.” Some insurers may even have separate limits for different types of benefits, as noted by the *Times*: “As a result, a consumer may be required to pay \$6,350 for doctors’ services and hospital care, and an additional \$6,350 for prescription drugs.”

This leaves those with chronic and expensive illnesses potentially having to pay their own costs. Myrl Weinberg, the chief executive of the National Health Council, said, “The government’s unexpected interpretation of the law will disproportionately harm people with complex chronic conditions and disabilities,” costing them many thousands of dollars a year.

This delay comes on the heels of the announcement in July that employers with more than 50 employees won’t be penalized if they aren’t able to provide the mandated health coverage in time for the October roll-out. Earlier this year, the Obama administration delayed until 2015 [another rule](#) requiring small businesses to offer their employees a choice of coverages under state exchanges. As the *Times* noted back in April:

The law calls for a new insurance marketplace specifically for small businesses, starting next year. But in most states, employers will not be able to get what Congress intended: the option to provide workers with a choice of health plans. They will instead be limited to a single plan.

Additionally, those exchanges will be unable to verify customers’ claims that they do not have health insurance provided by their employer and so are entitled to a federal tax credit. The *Washington Post* [reported](#) that, after encountering “legislative and operational barriers,” the federal government simply does not have the manpower or the computer power to check the veracity of those claims, at least until 2015. That means that some will receive a tax credit who shouldn’t: another cost of government-run healthcare.



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There are other costs as well. According to a poll by the U.S. Chamber of Commerce, three-quarters of small businesses [are already downsizing](#) to avoid the tax penalties under ObamaCare. Said the Chamber:

Small businesses expect the requirement to negatively impact their employees. Twenty-seven percent say they will cut hours to reduce full time employees, 24 percent will reduce hiring, and 23 percent plan to replace full time employees with part-time workers to avoid triggering the mandate.

As a result, some seven million full-time jobs will disappear and be replaced with part-time jobs, [according to the Congressional Budget Office](#) (CBO). This is double the CBO's original estimate.

Put all together, the delays are going to cost more than \$12 billion, [said the CBO](#), and one million fewer people will have the promised coverage in 2014.

The delays are giving voice to those who want to rid the country of ObamaCare altogether. Texas Senator Ted Cruz, speaking at the Western Conservative Summit in Denver on July 27, [said](#) the best thing to do would be to "starve" the program of the necessary funding as it is being implemented. He announced a website, www.dontfundit.com, where audience members could sign on to his defunding campaign.

On Monday the head of Americans for Tax Reform [said](#) Republicans bent on ending ObamaCare should seek a one-year delay of the entire program, and when that expires, delay it again:

If we delay it one year, we could go back and delay it again...

[The president] has to worry that the plan is so flawed ... that trying to get it pushed before 2014 might blow up in his face and cost him more Senate and House seats in 2014.

And on Tuesday, Senate Minority Leader Mitch McConnell (R-Ky.), called on the Obama administration to delay the October 1 roll-out date until such time as the government can guarantee the protection of people's personal data. In a letter to the Centers for Medicare & Medicaid Services (CMS), McConnell [wrote](#):

Americans should not be forced into the exchanges, and certainly not without these assurances...

If you rush to go forward without adequate safeguards in place, any theft of personal information from constituents will be the result of your rush to implement a law to meet the agency's political needs and not the operational needs of the people it is supposed to serve.

The increasing number of delays in implementing ObamaCare will continue to give voice to the dissent from those opposed to letting government bureaucrats make personal healthcare decisions for private citizens. They exemplify the difficulties that any government faces when it tries to replace the millions of decisions those private individuals would otherwise make when deciding how to provide healthcare for themselves and their families.

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