

Humana Aetna and BCBSTX are canceling plans but this year it's MUCH different.

On October 2nd President Obama touted an [“improved, strong U.S. economy”](#) and the “benefits of Obamacare” at Northwestern University. It all **sounded** great but this is what I’ve been dealing with today. I’m fielding angry calls from my HumanaOne, Aetna and Blue Cross Blue Shield of Texas clients. All of their policies will be **canceled** as of December 31, 2014. See the letters [here](#) and [here](#). Cigna is [also terminating](#) their pre-2014 plans. This is the second year I’ve had to deal with this but this year it’s **much** different.

Last year when more than 4 million cancellation notices went out, Americans were able to shop for prices [as early as October 1st](#), granted the initial roll out left much to be desired. In fact, in my opinion it was an unmitigated disaster. Many of my clients spent hours on the phone with Healthcare.gov ‘navigators’ only to find out that their application had then mysteriously disappeared.

Worse yet, because our state’s [“C.H.I.P.” program](#) was expanded long before Obamacare. The few members of my clientele who actually qualified for an APTC – “Advance Premium Tax Credit” a.k.a. “subsidy” to artificially lower their premiums were [unable to add their children to their subsidized policies](#). They were instead instructed to enroll their children in Medicaid. Or, they could pay full price for each of their children. The rates for a single child in my state are at least \$100 a month for the cheapest “Bronze” plan which includes a \$6,000 deductible per person. That’s not exactly ‘affordable care’ when you have three children.

This year, for the first time in 20 years I can not even **quote** a replacement product because Barack Obama has issued a [GAG ORDER](#) to the health insurance industry instructing them **not** to disclose their January 2015 health insurance rates until **after** the mid-term elections. This is **unprecedented** . Normally health insurance premiums are released for public viewing 60 days **before** the January 1st effective date. **Where** are the reports on these cancellations and the gag order from NBC, ABC, CBS and CNN? The only news organization that I am aware of [that has reported](#) on any of this is the Fox News channel. I can guarantee you one thing, not **one** of my clients who received a cancellation notice is voting Democrat on Tuesday.

Republicans have outstanding alternatives to this disastrous health care law. The two most recent are the [American Health Care Reform Act](#) and the [Universal Exchange Plan](#). Please **read** them, for it **will be** up to **us** to forge a new path forward for the American people and time **is** of the essence.

The insurance company bail outs are **temporary** and [they will expire in 2016](#). Without a bailout the health insurance industry **will pull out** of the individual and family health insurance market. **Before** that happens **we** need to be able to articulate intelligent, market based alternatives. It's up to **us**.

11/4/2014 UPDATE: Yesterday, [“Snopes” the ‘fact check’ site](#) stated that the actual term ‘Gag Order’ was not used in the original Wall Street Journal article which I link to above. Whilst that is true, Snopes does **not** disagree with the fact that 2015 health insurance premiums and plans are not available for viewing until after the election. Since the term ‘Gag Order’ was not used in that WSJ post “Snopes” lists my post as ‘false’. Anyone who has access to the internet can visit my health insurance brokerage site [HealthInsuranceMentors.com](#) and then click on the orange ‘Start Shopping Now’ button. Then attempt to get a quote for January 1, 2015. You will not be able to. That is the point of this entire piece. Not the fact that the actual term “Gag Order” was not used but the fact that you can not quote premiums for January 1, 2015 and this is what is unprecedented. That is the point. Certainly the good folks at ‘Snopes’ are intelligent enough to figure that out. Maybe they should take a lesson from USA Today who [figured out the point](#) and used the term “Gag Rule” last month. Does the fact that USA Today used the term “Gag Rule” render their entire piece ‘false’? No one with a working cerebral cortex would believe such nonsense.

<http://csteventucker.wordpress.com/2014/11/01/humana-aetna-and-bcbstx-are-canceling-plans-but-this-year-its-much-different/>