

November 2014

Obamacare Healthcare.gov

Report Card

	Subject	Grade	Comments
1	Enrollment	B+	Enrollment should be mostly trouble free this year.
2	Security	F	Not only has there been evidence of consumer data breaches but also evidence that administrators have not been forthcoming with disclosure about the breaches to the public. Multiple independent watchdogs have issued consumer warnings.
3	Small Business	D	Small firms are dropping insurance at a faster than expected pace. Few employers actually qualify for the advertised tax credit. Recent announcements by Department of Labor and Internal Revenue Service are clearly hostile to small business.
4	Communication	C	Despite a huge marketing budgets for their national product launches, Healthcare.gov has not been very successful in communicating to the American public. Recent surveys by Kaiser Foundation and others suggest that an alarming portion of Americans still don't know the basics.
5	Prices	C	Cost control measures built into ACA have been effective in keeping most premium increases below 6% this year but the fact is that Americans do not feel that 9.5% of household income or 16% of total gross national income is a reasonable or affordable level of cost for health care.

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