



Woodchuck Chuck's Blog

Chuck Fleischmann Opposes Affordable Health Care By Repeal Promise

This is a lot to read, but it is important information about the Affordable Care Act that Chuck Fleischmann wants to repeal.

Chuck Fleischmann opposes affordable health care for all by insisting so proudly that he will vote to repeal the Affordable Care Act. The GOP, the Insurance industry, some in the Health Care industry, and the GOP Super PACs have spent hundreds of millions of dollars trying to convince the American public that the Affordable Care Act (ACA), or as they have labeled it, ObamaCare, is a bad thing and will bankrupt the country. One can only speculate the real reason for this great opposition. I think the words GREED and MONEY probably come closest to the real reason. Just look at all the PAC money Fleischmann and the other GOP candidates get from so many in the above mentioned industries. The Insurance and Health industries and some specialist doctors are so afraid they won't make as much money under a new system that they are willing to spend millions to defeat ACA and don't seem to care one bit about the 50 million American who don't have access to affordable health care in this country.

The truth is that in the long run ACA will lower health care costs for many and make it available to everyone. **Currently the United States is the only industrialized country that does not offer universal health care for all its citizens.** The vast majority of personal bankruptcies are caused because of no affordable health insurance and high medical bills when a member of a family has a major illness.

Here is what Chuck Fleischmann and the GOP will take away from the American people by repealing ACA.

1. ACA prevents insurance companies from denying customers for pre-existing health conditions or excluding the pre-existing condition from coverage. Chuck Fleischmann and the GOP would repeal this.

2. ACA eliminates the lifetime maximum payment caps insurance companies can impose and also the annual benefit caps. Chuck Fleischmann and the GOP would repeal this.

3. ACA limits age-rating, or charging premiums several times higher for older customers. Chuck Fleischmann and the GOP would repeal this.

4. ACA requires insurance companies to allow young adults to stay on their parents insurance policies until age 26. Chuck Fleischmann and the GOP would repeal this.

5. ACA mandates that all Americans take responsibility for their health care by requiring health insurance by 2014 or face a penalty through the tax code. The only people who would pay the penalty would be those who can afford health insurance, but choose to not purchase it. ACA will offer subsidies or Medicaid for those who cannot afford health insurance. Estimates are that only 1 percent of the population would face the penalty. This provision in ACA is the most controversial but is what will help reduce insurance for those who purchase insurance, so they don't have to pick up the tab for health care "free-riders" who don't purchase insurance and expect the system to charge everyone else more to pay for them. Chuck Fleischmann and the GOP would repeal this.

6. ACA restricts the amount of money health insurance companies can spend on overhead or non-medical costs, like large bonuses or advertising, to 20 percent. Currently many companies spend over 40 percent on overhead and that is paid for by the health insurance customers; the American public. As a note, Medicare spends about 7 percent on overhead with the rest going to pay for the health care costs of our seniors. Chuck Fleischmann and the GOP would repeal this.

7. One of the most important things that ACA will do is setup Health Care Exchanges in each state. Currently if you are purchasing insurance individually or through a small business with a group plan, the amount you pay is based on the size of your group. The smaller the group, the more expensive the insurance is because the risk to the insurance company is not spread out over very many people. A small company of 5 or 10 people pays a lot more for employee insurance than a company of 100 or more people. The Health Care Exchanges in effect create very large groups with thousands of people included. This spreads the risk and lowers health care insurance costs dramatically. Chuck Fleischmann and the GOP would repeal this.

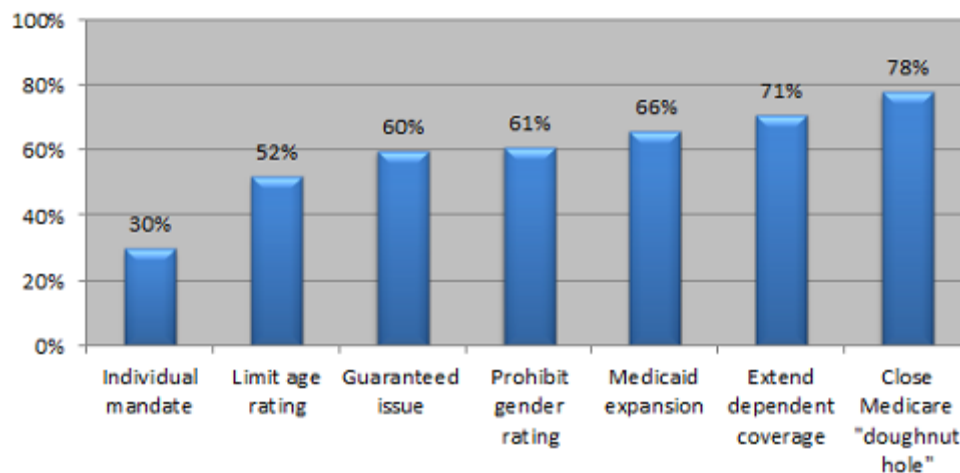
8. ACA has provisions that have started to close the "donut hole" on prescription drug costs for senior. Chuck Fleischmann and the GOP would repeal this.

9. ACA prevents insurance companies for charging more for women than men. huck Fleischmann and the GOP would repeal this.

10. ACA offers preventive care services at no cost, like an annual wellness visit to a primary care physician, colorectal cancer screenings, vaccinations and much more. Chuck Fleischmann and the GOP would repeal this.

Below is a chart provided by the Kaiser Family Foundation in April, 2012. It shows that even though a large portion of the American population has been convinced that “ObamaCare” or ACA is bad, when asked if they support the different provisions of the law, they overwhelmingly support them. Only the individual mandate for the 1 percent of “free-riders” who don’t accept responsibility for their own health care, is below 50 percent in popularity.

Favorable ratings of health care law components



There are a lot of areas in the Tennessee 3rd District that Chuck Fleischmann represents, or should it be said, under-represents, that are at or near the poverty line economically. In 2010 we had a 27% child poverty rate in the 3rd District. Both the child poverty rate and single parent household poverty rate are now over 30%. Many more are barely surviving just above the poverty rate. Nation wide, the percentage of people with low incomes or in poverty has risen to 48 percent, some say caused by the inequities of our economic system that grants special favors to the wealthy. Of this 48 percent, many of these people have no health insurance because they are often employed with small companies that can't afford to offer employee health insurance or they are unemployed. The Affordable Care Act helps to change that. Please don't let Chuck Fleischmann and the GOP repeal your right to affordable, quality health care in order to give more tax breaks to the wealthy.

There are no GOP candidates running in the Tennessee 3rd District that will support the hard won advances to health care that were created by the ACA. A suggestion would be to look at what a medical doctor, Dr. Mary Headrick running as a candidate in the 3rd District, has to say about health care. You can read about Dr. Headrick at www.maryheadrick.com/priorities.html.

This is your friend,

Woodchuck Chuck

Send Comments to: comments@chuckChuck.us