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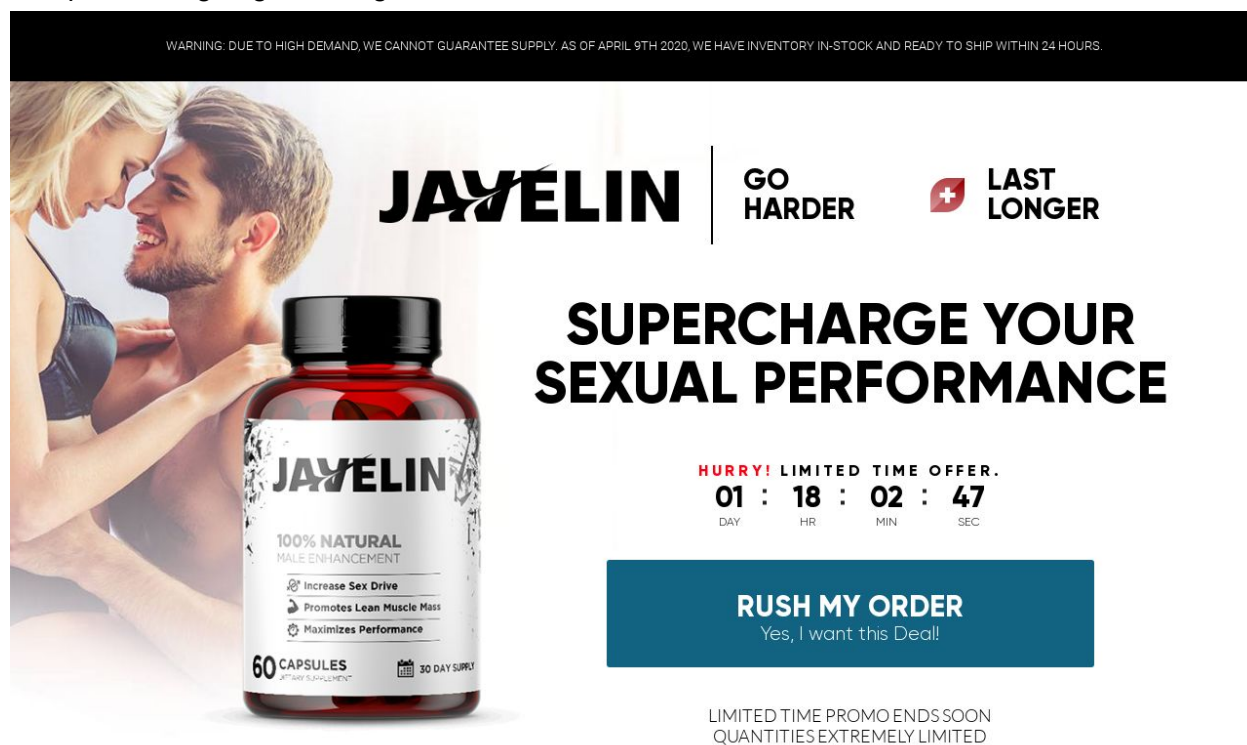
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[Javelin Male Enhancement](#) the last few months we've seen a lot of Health Care Reform rules and regulations being introduced by the Health and Human Services Department. Every time that happens, the media gets hold of it and all kinds of articles are written in the Wall Street Journal, the New York Times, and the TV network news programs talk about it. All the analysts start talking about the pros and cons, and what it means to businesses and individuals. The problem with this is, many times one writer looked at the regulation, and wrote a piece about it. Then other writers start using pieces from that first article and rewriting parts to fit their article. By the time the information gets widely distributed, the actual regulations and rules get twisted and distorted, and what actually shows up in the media sometimes just doesn't truly represent the reality of what the regulations say.

There's a lot of misunderstanding about what is going on with ObamaCare, and one of the things that I've noticed in discussions with clients, is that there's an underlying set of myths that people have picked up about health care reform that just aren't true. But because of all they've heard in the media, people believe these myths are actually true. Today we're going to talk about three myths I hear most commonly. Not everybody believes these myths, but enough do, and others are unsure what to [Javelin Male Enhancement](#) believe, so it warrants dispelling

these myths now. Well, the reality is that health care reform is actually going to affect everybody. Starting in 2014, we're going to have a whole new set of health plans, and those plans have very rich benefits with lots of extra features that the existing plans today don't offer. So these new plans are going to be higher cost.

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The first one is that health care reform only affects uninsured people. The second one is that Medicare benefits and the Medicare program isn't going to be affected by health care reform. And then the last one is that health care reform is going to reduce the costs of healthcare. Let's look at the first myth about health care reform only affecting uninsured people. In a lot of the discussions I have with clients, there are several expressions they use: "I already have coverage, so I won't be affected by ObamaCare," or "I'll just keep my grandfathered health insurance plan," and the last one - and this one I can give them a little bit of leeway, because part of what they're saying is true -- is "I have group health insurance, so I won't be affected by health care reform."

People that currently have health insurance are going to be transitioned into these new plans sometime in 2014. So the insured will be directly affected by this because the health plans they have today are going away, and they will be mapped into a new ObamaCare plan in 2014. The uninsured have an additional issue in that if they don't get health insurance in 2014, they face a mandate penalty. Some [Javelin Male Enhancement](#) of the healthy uninsured are going to look at that penalty and say, "Well, the penalty is 1% of my adjusted gross income; I make \$50,000, so I'll pay a \$500 penalty or \$1,000 for health insurance. In that case I'll just take the penalty." But either way, they will be directly affected by health care reform. Through the mandate it affects the insured as well as the uninsured.

Health Care Reform Effect On People With Grandfathered Health Plans People that have grandfathered health insurance plans are not going to be directly affected by health care reform. But because of the life cycle of their grandfathered health plan, it's going to make those plans more costly as they discover that there are plans available now that they can easily transfer to that have a richer set of benefits that would be more beneficial for any chronic health issues they may have. For people who stay in those grandfathered plans, the pool of subscribers in the plan are going to start to shrink, and as that happens, the cost of those grandfathered health insurance plans will increase even faster than they are now. Therefore, people in grandfathered health plans will also be impacted by ObamaCare.

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The last one, the small group marketplace, is going to be the most notably affected by health care reform. Even though the health care reform regulations predominantly affect large and medium-sized companies, and companies that have 50 or more employees, smaller companies will also be affected, even [Javelin Male Enhancement](#) though they're exempt from ObamaCare itself. What many surveys and polls are starting to show is that some of the businesses that have 10 or fewer employees are going to look seriously at their option to drop health insurance coverage altogether, and no longer have it as an expense of the company. Instead, they will have their employees get health insurance through the health insurance exchanges.

In fact, some of the carriers are now saying they anticipate that up to 50% of small groups with 10 or fewer employees are going to drop their health insurance plan sometime between 2014 and 2016. That will have a very large effect on all people who have group health insurance,

especially if they're in one of those small companies that drop health insurance coverage. It's not just uninsured that are going to be affected by health care reform, everybody is going to be impacted. The next myth was that [Javelin Male Enhancement](#) health care reform would not affect Medicare. This one is kind of funny because right from the very get-go, the most notable cuts were specifically targeting the Medicare program. When you look at Medicare's portion of the overall federal, you can see that in 1970, Medicare was 4% of the U.S. federal budget, and by 2011, it had grown to 16% of the federal budget.

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[Javelin Male Enhancement](#) order to minimize the premium increases, what many Medicare Advantage plans will do is increase the copayments, increase the deductibles, and change the co-insurance rates. In order to keep the premiums down, they'll just push more of the costs onto the Medicare Advantage recipients. Increased premiums and reduced benefits are what we're going to see coming in Medicare Advantage plan. And then if that wasn't bad enough, as Medicare doctors begin receiving lower and lower reimbursements for Medicare Advantage people, they're going to stop taking new Medicare Advantage recipients. We're going to see the pool of doctors to support people in Medicare starting to shrink as well, unless changes are made over the course of the next five years. So Medicare is going to be affected, and it's going to be affected dramatically by health care reform. Everybody's kind of on pins and needles, waiting to see what's going to happen there.

The last one, and probably the biggest myth about health care reform, is everybody thinking that ObamaCare will reduce healthcare costs. That's completely hogwash. Early on in the process, when they were trying to come up with the rules and regulations, the emphasis and one of the

goals for reform was to reduce [Javelin Male Enhancement](#) healthcare costs. But somewhere along the line, the goal actually shifted from cost reduction to regulation of the health insurance industry. Once they made that transition, they pushed cost reductions to the back burner. There are some small cost reduction components in ObamaCare, but the real emphasis is on regulating health insurance. The new plans, for example, have much richer benefits than many plans today: richer benefits means richer prices.

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A lot of people hope, "The subsidies are going to make health insurance plans more affordable, won't they?" Yes, in some cases the subsidies will help to make the plans affordable for people. But if you make \$1 too much, the affordable plans are suddenly going to become very expensive and can cost thousands of dollars more over the course of a year. Will a subsidy make it affordable or not affordable is really subject to debate at this point in time. We're going to have to actually see what the rates look like for these plans. Then there's a whole ton of new health care reform taxes that [Javelin Male Enhancement](#) have been added into the system to help pay for ObamaCare. That means everybody who has a health insurance plan, whether it's in a large group, a small group, or just as an individual, is going to be taxed in order to pay for the cost of reform. Health care reform adds various taxes on health care that insurance companies will have to collect and pay, but they're just going to pass it right through to us, the consumer.

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