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# Health care cancellation avalanche hits Colo. Democrats weeks before election

By [Valerie Richardson](#) - *The Washington Times* - Friday, October 17, 2014

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DENVER—The Colorado Division of Insurance announced Friday a surge in health-care policy cancellations in the wake of Obamacare, just what Democratic candidates in high-profile races didn't need less than three weeks before Election Day.

 In a letter to state Senate Republicans, Colorado insurance commissioner Marguerite Salazar said that more than 22,000 Coloradans received cancellation notices in the last month, and that 192,942 Coloradans will lose their policies at the end of 2015.

 That would bring the total number of cancellations in Colorado to more than 550,000 by the time the Affordable Care Act has been fully implemented and non-compliant plans have been phased out. Ten Colorado carriers have opted to continue offering non-compliant plans through 2015, Ms. Salazar said.

The report fueled a fresh barrage of Republican attacks against vulnerable Democrats, starting with Gov. John Hickenlooper and Sen. Mark Udall, both of whom are locked in tight reelection fights. Republican Rep. Cory Gardner issued a statement Friday blasting Mr. Udall's continued support for Obamacare.

"Coloradans continue to pay the price for Senator Udall's broken promise," said Mr. Gardner, who's challenging the Democratic incumbent. "It's unfortunate Senator Udall has been so eager to please President Obama that he has forgotten thousands of Coloradans across our state."

Mr. Udall has previously noted that the vast majority of those receiving cancellation notices have been offered new policies, although critics argue they're not the same.

"There's nobody more upset about the bungled rollout of the health care law than Mark," Udall campaign spokesman James Owens told Politico. "That's why he pushed

the governor to use the authority to allow folks to keep their plans."

Mr. Hickenlooper signed into law the bill creating the state-run health-care exchange, but he's recently tried to distance himself from Obamacare in his race against former Republican Rep. Bob Beauprez. The Beauprez campaign posted video from a recent gubernatorial debate in which Mr. Hickenlooper says, "I'm no big fan of the Affordable Care Act."

Mr. Hickenlooper went on to say that governors "would rather have [had] that done each state by state."

Mr. Beauprez issued a statement Friday saying that, "It's a governor's job to stand up for Colorado. Sometimes that means saying no to Barack Obama and Washington, D.C."

"John Hickenlooper's support for Obamacare has forced many Colorado families to live with fewer choices, higher premiums, and less access to care," Mr. Beauprez said.


A RAND Corporation report issued earlier this week found that there was "significant confusion and little understanding about Medicaid and private insurance subsidies through Connect for Health Colorado," the state-run exchange.

Barriers to enrollment included "mistrust" of the system and "unfavorable attitudes toward the individual mandates," despite the exchange's \$21 million marketing effort.

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## Another 2,000 Insurance Policies Cancelled In Colorado

Posted By [Greg Campbell](#) On 5:41 PM 08/21/2014 In | [No Comments](#)


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More than 2,000 more Coloradans had their health insurance plans cancelled as a result of the Affordable Care Act, according to a letter from the state regulatory agency to state Senate Republicans.

Following a dust-up earlier this year between Colorado Democratic Sen. Mark Udall and the Division of Insurance, Republicans have requested regular updates on policies that are cancelled because they don't conform to Obamacare or because companies are getting out of the individual insurance market.

Udall disputed the original number of nearly a quarter million cancellations in the immediate wake of Obamacare's rollout in late 2013, arguing that almost all of those whose plans were canceled were given options for renewing them early.

Emails obtained by the website Complete Colorado showed that Udall's staff pressured the insurance commission to make that distinction to the point where some staffers felt bullied.

 "Sen. Udall says our numbers were wrong," wrote COI director of external affairs Jo Donlin in an email to her colleagues. "They are not wrong. Cancellation notices affected 249,199 people. They want to trash our numbers. I'm holding strong while we get more details. Many have already done early renewals. Regardless, they received cancellation notices."


**(RELATED: Sen. Udall Tried To 'Trash' Independent Obamacare Cancellation Numbers)**

Udall's critics seized on the exchange as an attempt to cover up Obamacare's shortcomings. Most vocal is Republican Rep. Cory Gardner, who is locked in a neck-and-neck race with Udall.

"Mark Udall has voted with President Obama 99 percent of the time," Gardner said in a new campaign ad released Thursday in which he address the issue head on. "I just wish that 1 percent [would have] been a vote against Obamacare."

Gardner goes on to say "Mark Udall lied to the people of Colorado" for saying those who liked their existing plans and doctors can keep them.

Since the ruckus with the insurance commission became public in January, state Senate Republicans have requested regular updates from the insurance commission about continuing cancellations. In March, the commission reported 1,755 cancellations and in June another 2,320. Last week's total was 2,105.

 In all, nearly 340,000 Coloradans received cancellation notices, although not all are because they don't conform to the ACA; some carriers are leaving the individual insurance market altogether.

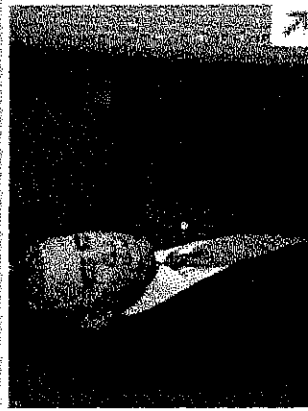
The next open enrollment period for Colorado's state-run health care exchange begins Nov. 15.

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# Obamacare cancellations, again: Col

Tim Phillips 2:05 p.m. EDT October 16, 2014

*This time, small-group plans used by small employers are being especially hard hit.*



(Photo: Chip Somodevilla, Getty Images)

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Last fall, millions of Americans breathed a sigh of relief when Obamacare didn't cancel their health care plans. Now they're holding their breath once again.

Hundreds of thousands of Americans will soon receive cancellation letters affecting their 2015 health care plans — and that number may quickly rise into the millions. This wave of cancellations will fall into two categories. The first group hit will be in the individual market, the same group that suffered through at least 6.3 million cancellation letters last year. They will almost certainly be joined by millions of people in the small-employer market, which has 40 million plans and will be under Obamacare's control starting next year.

That's right: President Obama's now-infamous promise, "If you like your health care plan, you can keep it" — Politifact's 2013 "Lie of the Year" — is still being broken, potentially worse than before.

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Most of the individual market cancellations will be for plans that were supposed to be canceled last year, when Obamacare first went into effect. After the fallout from last year's fiasco became too politically toxic, President Obama unilaterally changed the law so that some non-compliant policies could continue for at least another year. That 12-month period is now up.

Virginia will be hit the hardest — up to 250,000 Virginians will receive a cancellation notice by the end of November. Another 30,000 New Mexicans will have their plans discontinued in 2015. In Kentucky, another 14,000 individuals will receive notices in the coming weeks. Elsewhere, Colorado, Alaska, North Carolina, Tennessee, and Maine are expecting thousands of cancellations — after almost half a million notices went out last year. Other states, some of which either don't count or don't publicly release details on discontinued plans, will likely add to the tally.

But that's still only the tip of the cancellation iceberg. A far greater threat looms for the 40 million Americans who receive health insurance through small business employers, also known as small-group plans.

Anticipating the crippling costs of Obamacare, many small businesses opted for early renewals at the end of 2013. This enabled them to continue their existing policies into 2014, avoiding Obamacare's onerous mandates for another 12 months. All small-group renewals this year, however, must comply with all of Obamacare's regulations and mandates for next year.

In Colorado, small-group plans covering 143,000 people are being cancelled this year. In New Hampshire, as many as 70,000 small-group policyholders are being forced into new plans. It's a double whammy for these unfortunate Granite State residents: Their new policies only cover 60% of the state's acute-care hospitals, limiting access to care.

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Northeastern small-group policies will be hit especially hard. In New Jersey, 650,000 people with small-group coverage had their policies disrupted this year, according to the state association of health plans. And Highmark Blue Cross Blue Shield — covering Pennsylvania, West Virginia, and Delaware — estimate Obamacare is affecting nearly every one of the 5.3 million people covered under its individual and small-group policies.

Just like last year, the administration knew these cancellations were coming all along. As far back as June 2010, the Obama administration estimated, 66% of small employer plans will face cancellation.

Despite all this, the president and Obamacare's supporters still can't seem to understand why more Americans say the law is hurting rather than helping. Here's a hint: Obamacare is taking away people's health care policies and replacing them with plans that often cost more and cover less.

The irony is that President Obama and the politicians who voted for Obamacare are now declaring that the law is working as intended. They're right — and the millions of Americans anxiously checking their mailboxes for cancellation notices are learning it the hard way.

*Tim Phillips is the president of Americans for Prosperity.*



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