

# NEW YORK POST

## Get set for big premium hikes

By BETSY MCCAUGHEY

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President Obama is boasting that his new health law provides "free" preventive care, such as mammograms and colonoscopies. But when you open your mail, you'll find out that's untrue; all he's doing is making you pay for it in advance.

The government isn't going to force you to get a colonoscopy, but being forced to *pay* for one feels almost the same.

Millions of Americans are getting notices that their premiums are going up to pay for changes required under the ObamaCare law. Section 2713 of the law requires that those premiums include the full cost for such preventive services as Pap smears, mammograms and smoking-cessation programs. Obama's "free" really just means you won't have a co-pay if you decide to get that service. But it's not free -- merely *prepaid*. When a restaurant charges you \$25 for the all-you-can-eat buffet, it can't claim dessert is "free."

Another reason premiums are soaring this fall is the rapid rise in Medicaid enrollment, now up to a record 50 million people nationwide. When Medicaid rolls expand, it's a double whammy for the rest of us; our taxes go up and so do our premiums.

Medicaid pays, on average, 86 cents for every dollar of care provided. Doctors and hospitals are shortchanged. They try to make up the difference by charging privately insured patients more. The average household paid almost \$1,800 a year in added premiums to offset Medicaid costs before the recession began. Now, with Medicaid rolls up, that hidden tax increases your premium even more.

Get set for larger premium hikes in 2014. That's when most ObamaCare provisions go into effect.

Before Congress passed the health law, the Congressional Budget Office warned that individual and small-group health premiums would be 10 percent to 13 percent higher under ObamaCare. In other words, Congress members who voted for this law knew it would raise your insurance costs.



A major reason is the one-size-fits-all benefit package, which you'll have to have whether you want it and can afford it or not. It will include things many consumers haven't had to buy in the past, such as addiction treatment for heroin addicts (Sec. 1302).

Another reason is the expansion of Medicaid. Obama said he'd solve the problem of the uninsured by making insurance more affordable, but 60 percent of all those who will gain coverage in 2014 are being put on Medicaid -- which, again, will increase the hidden tax in your premium.

By 2019, 82 million people will be on Medicaid or S-CHIP, the public children's program -- that's more than 28 percent of all Americans under 65.

Obama pledged to "bend the cost curve" on health insurance. But he's bending the truth instead. When you open your mail, you can thank ObamaCare for the premium hike.

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