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**To:**  
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Welcome to another edition of **#ACA Week in Review** – Weekend Update – where we deliver Affordable Care Act news straight to your inbox.

## ALL ABOUT THE ECONOMY

The jobs report released Friday showed that **American businesses added 236,000 jobs** in September. That's the longest streak of private-sector job gains on record, with **10.3 million jobs added over 55 straight months**. The Affordable Care Act is part of that success.

In the decade before the ACA, double-digit premium increases were common. Today, we've seen a dramatic slowdown in the rising cost of health care. Employer sponsored premiums are rising at a rate tied for the lowest on record. Hospitals will save \$5.7 billion this year in uncompensated care costs because of the Affordable Care Act. Following the first open enrollment period, 10.3 million uninsured adults gained health care coverage, and the number of uninsured Americans fell by 26 percent in the last year. The average premium after tax credits in the Marketplace was \$82 per month. According to Kaiser, next year consumers in 16 major cities will pay less on average to enroll in the second-lowest cost plan than they did in 2014. As President Obama said on Thursday, "this is a game-changer for the fourth cornerstone of this new foundation -- getting our fiscal house in order for the long run, so we can afford to make investments that grow the middle class."

Further evidence of the Affordable Care Act's impact on health care affordability can be seen in **Minnesota** and **Arkansas** rates, which were announced this week. Minnesota's insurance rates will rise only 4.5 percent, keeping the Gopher State's premiums among the lowest in the country. Arkansas rates are set to drop by 2 percent on average in 2015.

## QUOTE OF THE WEEK: Excerpt from [President Obama's Remarks on the Economy](#)

*Northwestern University, Evanston, Illinois*

*Thursday, October 2, 2014*

"In the decade before the Affordable Care Act, double-digit premium increases were common. CEOs called them one of the biggest challenges to their competitiveness. And if your employer didn't drop your coverage to avoid these costs, they might pass them on to you and take them out of your wages.

"Today, we have seen a dramatic slowdown in the rising cost of health care. When we passed the Affordable Care Act, the critics were saying, what are you doing about cost. Well, let me tell you what we've done about cost. If your family gets your health care through your employer, premiums are rising at a rate tied for the lowest on record. And what this means for the economy is staggering. If we hadn't taken this on, and premiums had kept growing at the rate they did in the last decade, the average premium for family coverage today would be \$1,800 higher than they are. Now, most people don't notice it, but that's \$1,800 you don't have to pay out of your pocket or see vanish from your paycheck. That's like a \$1,800 tax cut. That's not for folks who signed up for Obamacare. That's the consequences of some of the reforms that we've made.

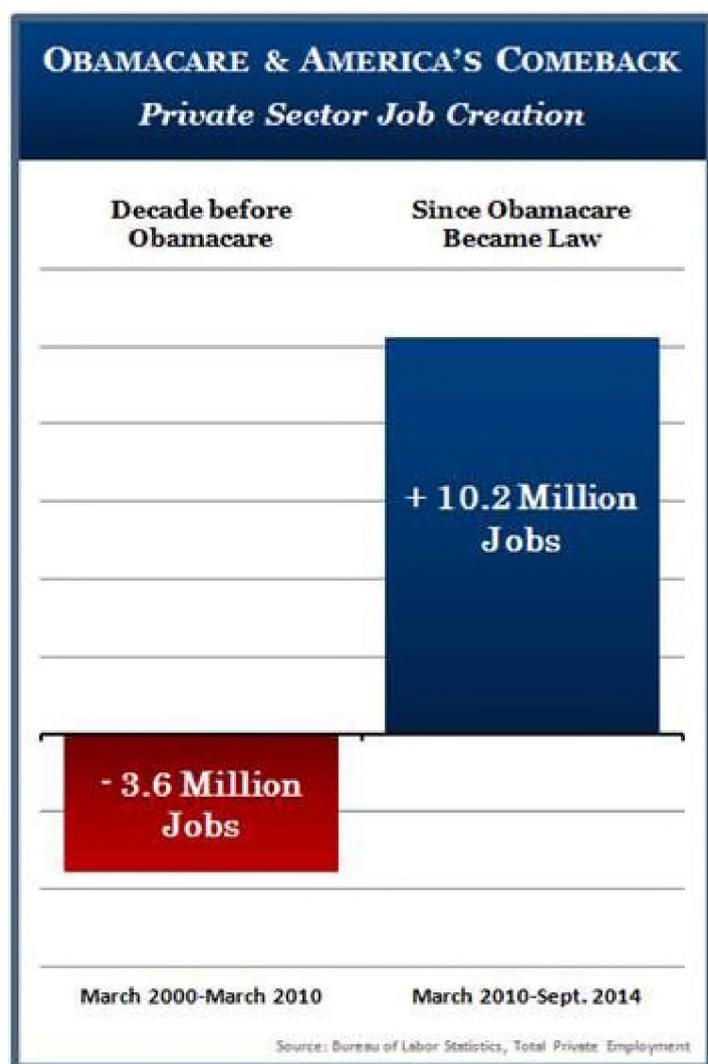
"And because the insurance marketplaces we created encourage insurers to compete for your business, in many of cities they've announced that next year's premiums -- well, something important is happening here -- next year's premiums are actually falling in some of these markets. One expert said this is "defying the law of physics." But we're getting it done. And it is progress we can be proud of.

"So we're slowing the cost of health care, and we're covering more people at the same time. In just the last year, we

reduced the share of uninsured Americans by 26 percent. That means one in four uninsured Americans -- about 10 million people -- have gained the financial security of health insurance in less than one year. And for young entrepreneurs, like many of you here today, the fact that you can compare and buy affordable plans in the marketplace frees you up to strike out on your own, chase that new idea -- something I hope will unleash new services and products and enterprises all across the country. So the job lock that used to exist because you needed health insurance, you're free from that now. You can go out and do something on your own and get affordable health care.

"And meanwhile, partly because health care prices have been growing at the slowest rate in nearly 50 years, the growth in what health care costs the government is down, also. I want everybody to listen carefully here, because when we were debating the Affordable Care Act there was a lot of complaining about how we couldn't afford this. The independent, nonpartisan Congressional Budget Office recently reported that in 2020, Medicare and Medicaid will cost us \$188 billion less than projected just four years ago. And here's what that means in layman's terms: Health care has long been the single biggest driver of America's future deficits. It's been the single biggest driver of our debt. Health care is now the single biggest factor driving down those deficits."

#### CHART OF THE WEEK (via [ACA Signups](#))



#### ICYMI

##### [Sticker shock? Not. Obamacare's proposed 2015 rates](#) CNBC // Dan Mangan

Dire warnings by Obamacare opponents of dramatically higher insurance premium prices in 2015 are not being borne out nationally, according to new data showing proposed prices are rising moderately, on average, nationally. While the single-digit average price increases, coupled with a rise in the number of insurers selling Obamacare plans for next year, suggest enrollment could remain fairly strong in the new form of insurance in the short term, questions

remain about relative price stability over the long term.

## **7 Charts That Prove Obamacare Is Working**

**The New Republic // Jonathan Cohn**

Obamacare is not popular. In the latest tracking poll from the Kaiser Family Foundation, 47 percent of respondents said they have an unfavorable opinion of the law, while just 35 percent said they view it favorably. The numbers haven't changed that much over time and they're pretty similar to what other surveys have found. The polls are a little deceiving: People don't want to repeal the Affordable Care Act and, by and large, they like the component pieces. But the overall public reaction has been something less than enthusiastic.

## **Obamacare at one year: a birthday assessment**

**LA Times // Michael Hiltzik**

The Affordable Care Act, or Obamacare, was signed into law on March 23, 2010. Some provisions went into effect by the end of that year and some over the following three years. But by popular perception, the act kicked in last Oct. 1, when enrollment for individual insurance plans via the federal and state exchanges opened nationwide. For all intents and purposes, then, Wednesday was Obamacare's first birthday. How's it doing? The inescapable answer is: very well, thank you.

## **President: ObamaCare benefits are 'staggering'**

**The Hill // Justin Sink**

The positive effect of ObamaCare on the economy has been "staggering," President Obama argued Thursday during a speech at Northwestern University. "There's a reason fewer [Republicans] are running against ObamaCare — because while good, affordable healthcare might still be a fanged threat to freedom on Fox News, it's working pretty well in the real world," the president said. The day after the anniversary of rollout of the Affordable Care Act's exchanges, Obama argued that a "dramatic slowdown in the rising cost of healthcare" had led to more individuals being covered and prices staying lower.

## **Repeal Obamacare? Not on the 2014 campaign trail**

**Washington Post // Aaron Blake**

Obamacare is less and less of a political issue in the 2014 campaign, even as outside groups continue to focus on it in their ads. Well, a new spot from Crossroads GPS takes a different tack: It plays up Obamacare, but rather than use the old GOP boilerplate of repealing President Obama's signature health-care law, it promotes that idea that North Carolina state House Speaker Thom Tillis (R) will "replace (it) with quality health care that works."

## **Insurance Department Releases Health Insurance Premiums**

**Arkansas Business // Mark Friedman**

Arkansans who buy health insurance through the Health Insurance Marketplace for 2015 should on pay about 2 percent less for premium than they did in 2014, according to additional projections released Friday by the Arkansas Insurance Department. Dillon said health insurance rates historically have increased by about 8 to 10 percent a year across the country.

## **MNSure rates will increase 4.5 percent; remain lowest in U.S.**

**Minneapolis/St. Paul Business Journal // Jim Hammerand**

Rates for individual health insurance policies sold through MNSure will increase by an average of 4.5 percent in 2015. The state-run health insurance exchange's rates remain the cheapest in the nation, officials said Wednesday. Three insurers returning to MNSure had rate increases of 1.8 percent, 8.1 percent, 17.2 percent. A fourth returning insurer reported a 9.1 percent rate decrease.

## **Despite fears of waning enthusiasm, Alabama Obamacare advocates confident in year two**

**The Huntsville Times // Brendan Kirby**

As federally trained navigators and others who worked to enroll people through the government's health care marketplace last year gear up for year two of Obamacare, they contend they are better prepared. Nearly 100,000 Alabamians bought health insurance plans on the federal exchange during the first open enrollment period, exceeding expectations. Chris Mosley, of Birmingham Health Care, noted that the federal goal for sign-ups in Alabama was 45,000. "Alabama hit a home run," he said.

### **Editorial: Report on Latinos shows Obamacare is working**

**Sacramento Bee // Editorial Board**

Health insurance is like health: If things generally are working, we take it for granted. Maybe that's why real-world critiques of the Affordable Care Act have come to be less about its general success than about the execution of its details. Despite ongoing concern about potentially higher premiums and narrower networks – and right-wing hyperbole about the program's supposed “disasters” – health care reform, in general, has been working. Remember when insurance companies could deny coverage for pre-existing conditions such as heart disease and childhood asthma? Remember when coverage was an impossible luxury for millions of working Americans or their young-adult children?

### **Is Big Pharma paying off your doctor? A new database will tell you**

**Vox // Julia Belluz**

By now, it's no surprise that medicine operates under the influence of industry. For decades, physicians and pharmaceutical companies have enjoyed cozy relationships. Though these links have led to the discovery of life-saving drugs and devices, they have also bred harmful conflicts of interest. Lawsuits in recent years revealed that doctors' relationships with industry can alter their prescribing practices and decision-making for the worse, and pharmaceutical companies have paid out billions of dollars in fines for fraudulent marketing practices.

### **Texas And Florida Expand Medicaid -- For Kids**

**Kaiser Health News // Phil Galewitz**

Republican lawmakers in Florida and Texas snubbed the Affordable Care Act's Medicaid expansion for adults, but their states did broaden the program this year -- for school-age children. Those states were among 21 – including some big Democratic-led states, such as California -- that were required to widen Medicaid eligibility for children between the ages of 6 and 18 by 2014. That little-known provision of the health law is a key reason hundreds of thousands of kids gained coverage in the state-federal health insurance program for the poor.