Health Insurers “Closed for Business”

Health insurers are shutting down for seven months. It’s virtually lights out. Unless you have a qualifying “life event,” you must wait until open enrollment begins Obamacare on November 15. A product once available year around for Americans to purchase no longer is. The entire industry now runs on the Obamacare schedule.

Perverse incentives written into the law lead to unimaginable outcomes. As the Associated Press reports,

“The law allows insurers to keep selling all year. But it also creates the conditions prompting them to stop. The law, which requires nearly all Americans to be insured or pay a fine, bans insurers from rejecting customers because of poor health. The companies say that makes it too risky to sell to individuals year-around.”

Only those who get married, move to another state, have a baby, lose a job, age out of their parent’s health plan or experience some other qualifying life event will be able to get individual insurance. Otherwise insurers are “closed for business”.

So what about health insurance agents? Are they out of work for seven months? The Obama administration never wanted the agent industry to survive. The whole point of the law was everyone would eventually get coverage through Obama’s exchange system.

The government exchange and the government call centers would become the new “agents” along with Acorn-like “navigators” with little training, no background checks and access to lots of private personal financial and medical data. Agents and brokers are considered an unnecessary expense.

One health insurance agent quoted by the AP, says he only learned a couple of weeks ago that insurers were cutting off all new plans: “It’s lousy communication out there...If we don’t know, my God, how do they expect other people to know? It’s terrible.”

On March 18, benefitspro reported that B. Ronnell Nolan, president of Health Agents for America, “said she hasn’t seen any carriers telling her they’ll have major medical coverage she can sell during the hiatus.” And eHealthInsurance.com is only expecting to sell to people with qualifying events. The article says agents can still sell “short-term medical and critical illness” policies. They can process Medicaid applications and help employers get off-exchange policies. But gone are any policies for individuals, a market once 19 million strong.

The individual mandate was Obama’s solution to his ban on pre-existing conditions. If everyone were forced to buy coverage, insurers would have no worries. But the U.S. Supreme Court ruled that Americans have a constitutional right to go uninsured. So an entire industry goes dark for seven months. There is nothing American about this.
Let’s repeal Obamacare before the private market can no longer resurrect itself and all agents have found new careers and left the rest of us to the government bureaucrats. Donate generously to CCHF’s mission to make repeal a reality.

And don’t forget: the three Christian health-sharing ministries are far less expensive, expanding rapidly, and open for business all year long. Membership provides you with an Obamacare exemption. Check them out.

Advancing free markets in American health care,

Twila Brase
President and Co-founder
CCHFREEDOM.ORG