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Will Your Doctor Become Your Insurer?

Health care is changing under Obamacare in ways most of the public cannot see. For instance, health plans may soon no longer be insurers. They will become data collectors, patient trackers, and dollar distributors for the new Obamacare Accountable Care Organizations.

The ACOs are associations of hospitals, doctors and clinics that receive a one-time lump sum annual payment from a health plan for your care, regardless of how expensive you might be that year. As one hospital executive says, “The whole health care world is shifting to having the care provider take over the financial risk.” If your doctor becomes your insurer, expect rationing.