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Six Years In, ObamaCare Still Isn't Working

The nation's largest health insurance provider, UnitedHealthcare, has [announced](#) it is withdrawing from the federal ObamaCare marketplace and leaving most state exchanges. The news could have devastating consequences for Americans struggling to find affordable health insurance, since UnitedHealth's insurance plans have been some of the most affordable on ObamaCare's exchanges.

Without UnitedHealth's offerings, affordable options will drastically shrink for families and individuals. **According to a Kaiser family Foundation [analysis](#), if UnitedHealthcare withdraws entirely, more than 1 million enrollees will be left with only one insurer to choose from.** An additional 1.8 million enrollees will only have two insurers to decide between.

Once again, ObamaCare isn't delivering on its [promises](#) –like increasing competition and lowering costs.

Plans of all sizes are struggling with the exchanges, at a [state](#) and federal level. UnitedHealthcare posted a \$425 million loss on its ObamaCare plans in 2015. **In January 2016, UnitedHealth announced that its expected loses for just the last two years would total nearly \$1 billion.** Much of that is due to weak and poorly managed marketplaces that rely on government solutions. UnitedHealthcare's CEO has called entering ObamaCare's marketplace "[a bad decision](#)" and said, "**We did not believe it would form this slowly, be this porous, or become this severe.**"

Insurance companies may be able to drop out of Obamacare's exchanges, but millions of Americans who lost the health insurance plan they liked don't have that option. They are stuck paying for unaffordable coverage that doesn't meet their needs.

We need a health care reform plan that offers truly patient-centered care and affordable options, like the Republican Study Committee's [American Health Care Reform Act](#) (ACHRA). You can read more about ACHRA [here](#).

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