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VICE CHAIRMAN

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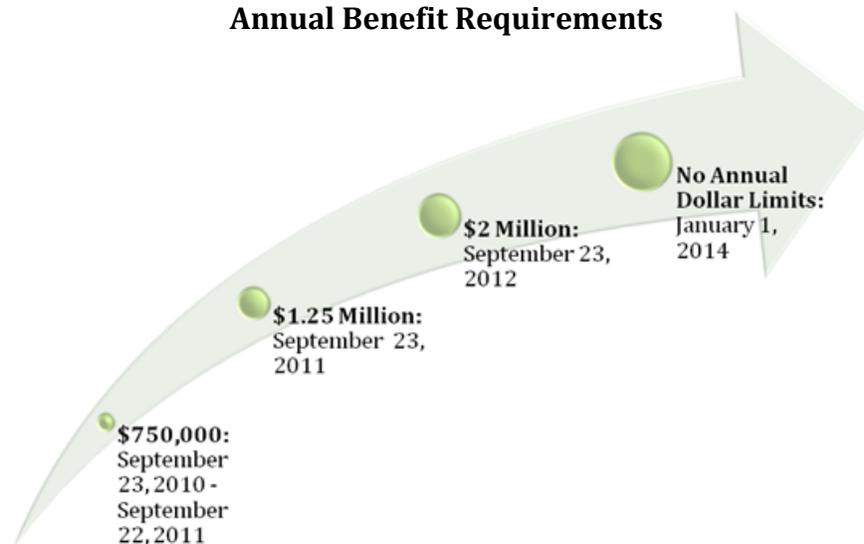
Now What About Next Year?

Obamacare Waiver Recipients Must Keep Fingers Crossed and Mouths Shut

The Administration has granted 1,372 Obamacare waivers for over 3 million Americans. Half went to union members – even though they account for only 11.9 percent of the workforce.

If you think these waivers are final, think again. In order to bypass the law's expensive mandates, recipients will have to apply for another waiver **each and every year** until 2014. Here's the schedule of Obamacare's mandate that increases the level of annual coverage:

Annual Benefit Requirements



Employers, insurers and unions that have received waivers must keep their fingers crossed (and their mouths shut) and hope the Administration grants their request year after year after year.

States Also Want Out

The President's health care law also mandates insurers spend 80 percent (small group and individual market) or 85 percent (large group market) of their premium revenues on clinical services defined by Washington bureaucrats.

Many states, fearing the loss of companies unwilling to even sell insurance in their states, are requesting waivers from this provision.

The Administration has granted waivers to the entire states of Maine, New Hampshire and Nevada. Seven additional states (Kentucky, Florida, Georgia, North Dakota, Iowa, Louisiana, and Kansas) have requested a waiver.