

Brace Yourself: How to 'Beat' Obamacare

According to President Barack Obama, expanding his signature **health care law** will be a major priority during the remainder of his administration even though polls show Americans don't want it.

Obamacare has been around in one form or another for more than three years now, but most Americans still don't know what it means for them and their families, including members of Congress.

Remember that infamous statement by Rep. Nancy Pelosi?

"We have to pass it to know what's in it," she said before the contentious health care overall finally cleared Congress.

Betsy McCaughey, however, knows what's in it. The former lieutenant governor of New York, who holds a doctorate and is a public policy expert, has read all 2,572 pages of the law.

In her new book, *Beating Obamacare 2014*, she spelled out how we should brace ourselves for what's ahead.

Plan for Personal Care

More than half of Obamacare is paid for with cuts to Medicare, mostly what Medicare pays hospitals.

One result will be hospital cutbacks, which will likely mean a reduction in nursing staff. If you know you're entering the hospital, you should put aside some of your own money to hire a private duty nurse, at least for the first night or two.

"All doctors, especially surgeons, but generally all doctors keep a list of private duty nurses they prefer," McCaughey explained.

"The hospital also has a list of agencies with which they deal, so the nurses they call will be very familiar with the routine of that hospital," she said.

Those Medicare cuts will also hit individual doctors as their reimbursements for treating their Medicare patients will drop. So plan ahead.

"If you're in your mid-50s, late 50s, early 60s, line up your doctors now: a cardiologist and an internist, even if you're healthy," McCaughey advised. "Because if you don't, when you turn 65 and go on Medicare, you won't be able to find a doctor willing to take you on as a new patient."

Keep Two Records

We all confide things to our doctor that we wouldn't tell anyone else. But under Obamacare, doctors are required to enter all that private information in a computer.

We've all seen the headlines, from the Target credit card breach to National Security Agency spying—it's clear that sometimes our private information on the web can fall into the wrong hands. So take precautions.

"You ought to talk to your doctor about keeping two sets of books, so that there are certain things that just stay in that office," McCaughey said. "That's the way it used to be when doctors just kept paper records."

"Just give your doctor a heads-up," she continued. "Your doctor will appreciate it because doctors take the hippocratic oath and that oath means keeping your confidences private."

Brace for Insurance Changes

This year an estimated 25 million people will lose the **health insurance** they have through work. Employers won't be able to afford the new small group plans that contain all the benefits the government requires. So don't be caught off guard.

“Go talk to your human resources department now, or your boss, or if you’re part of a small group, talk among yourselves and find out whether this is going to happen,” McCaughey said. “There’s nothing worse than being clobbered by surprise.”

If your company insurance goes away, you’ll need to budget more for healthcare.

“Be aware that if you are forced to go to the exchange, you’re going to pay much, much more and get less in return,” McCaughey warned.

It might be cheaper to pay the penalty for choosing coverage that doesn’t meet the government requirements than it is to sign up for a government-approved insurance plan.

“Talk to an insurance agent and see whether that’s a viable alternative for you,” McCaughey explained. “For example, if you try to get high deductible insurance or a plan that doesn’t meet the 10 essential benefits ... but has everything you want.”

Fight Back in Faith

Although Obamacare is the law of the land, McCaughey said it’s not too late for a motivated Congress to repeal it.

“Then in the future, when we have better people in Congress, replace it with targeted help for the uninsured,” she said. “And you know what that will do? It will leave the rest of us alone.”

Finally, McCaughey said people of faith need to fight back.

“This law is part of much broader assault, and I’m sad to say it, a broader assault on our ability to worship,” McCaughey said.

“And not just worship in church but more importantly in our everyday lives. There’s a big assault on religion and I think

we need to take a stand at this point and say, 'If you like your God, you can keep your God.'"