Meet the Guy Whose Health Insurance Premium More Than Doubled

You probably know somebody like Jay Wells in your town.

He’s a hardworking family man. He goes to church on Sunday. He owns a small business. He’s an all-around good guy.

And he’s also become a national symbol for the complete and utter failure of President Obama’s Affordable Care Act.

Mr. Wells, of Colquitt, Georgia, is facing a massive (and I do mean massive) increase in his monthly health insurance premiums, according to a letter he received from BlueCross BlueShield of Georgia.

“Your current monthly premium is $,” read the letter. “Starting in January, your monthly premium will be $1,.”

The sticker shock was shocking.

“It was really tough to play the $700 per month,” Mr. Wells told me. “With this new increase, I don’t see any way we can do that.”

BlueCross BlueShield explained that the insurance coverage he currently has won’t be offered in 2017—so they found another plan to meet the needs of Mr. Wells, his wife and their three children.

“This isn’t a Marketplace plan,” the letter read. “This means you won’t get any financial help lowering your monthly premium or out-of-pocket costs if you enroll in this plan.”

And that doesn’t even take into account the family’s $5,000 deductible.

“My goodness—$1,800—that’s a deal breaker,” he said.

It could be a deal breaker for many American families.

The Department of Health and Human Services announced Monday that premiums for a midlevel benchmark plan will increase an average of 25 percent across 39 states served by the federally run online market. Some states could face even steeper increases.

And since many major national insurance carriers have scaled back their participation in Obamacare, many American families will only be able to choose plans from a single insurer.

“The letter we received stated the policy we had had been grandfathered in and all the grandfathered plans were eliminated due to Obamacare mandates,” Mr. Wells said.

Remember the promise made by President Obama?

“If you like your health care plan, you’ll be able to keep your health care plan—period,” he said.

That’s what he promised to folks like Jay Wells.

Mr. Wells liked his health care plan—but because of Obamacare, he won’t be able to keep his health care plan.

“In an Obama administration, we’ll lower premiums by up to $2,500 for a typical family per year,” he said.

But thanks to Obamacare, the Wells family’s premiums will increase by $13,200 per year.

Instead of delivering on his promises to the Wells family, the president handed them and the American people a wheel barrel full of Grade-A fertilizer.

That could be why the policy selected for Mr. Wells is called the “POS 5500.”

And if you think your insurance premiums are too expensive now, just watch what happens if Hillary Clinton gets the keys to White House.

That’s one of the reasons Mr. Wells plans on voting for Donald Trump on Election Day.

“I’ve been a lifelong Republican–never supported Trump–but certainly plan to vote for the Republican nominee,” he told me. “I think Mr. Trump has a good opportunity here to show this is a legitimate concern for people.”

Regardless, fixing Obamacare is not going to happen overnight.

“It’s going to be an absolute nightmare and it’s going to take some time to get this worked out–but my goodness–we’ve got to do something,” he said.

So before you cast your ballot on Election Day, take a long, hard look at your looming insurance premiums and ask yourself, “Who can make America’s health care affordable again?”

Mr. Wells has already figured out the answer to that question and he plans to vote accordingly.