

[Obamacare jacks up her insurance](#)

By CAROL MARIN

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Sue Klinkhamer has a problem.

It's called Obamacare.

And the irony of her situation is not lost on her. In a recent email addressed to her former boss, Illinois Congressman Bill Foster, and other Democratic colleagues, she wrote:

"I spent two years defending Obamacare. I had constituents scream at me, spit at me and call me names that I can't put in print. The congressman was not re-elected in 2010 mainly because of the anti-Obamacare anger. When the congressman was not re-elected, I also (along with the rest of our staff) lost my job. I was upset that because of the health care issue, I didn't have a job anymore but still defended Obamacare because it would make health care available to everyone at, what I assumed, would be an affordable price. I have now learned that I was wrong. Very wrong."

For Klinkhamer, 60, President Obama's oft-repeated words ring in her ears: "If you like your health plan, you will keep it."

Well, possibly not.

When Klinkhamer lost her congressional job, she had to buy an individual policy on the open market.

Three years ago, it was \$225 a month with a \$2,500 deductible. Each year it went up a little to, as of Sept. 1, \$291 with a \$3,500 deductible. Then, a few weeks ago, she got a letter.

"Blue Cross," she said, "stated my current coverage would expire on Dec. 31, and here are my options: I can have a plan with similar benefits for \$647.12 [or] I can have a plan with similar [but higher] pricing for \$322.32 but with a \$6,500 deductible."

She went on, "Blue Cross also tells me that if I don't pick one of the options, they will just assume I want the one for \$647. ... Someone please tell me why my premium in January will be \$356 more than in December?"

The sticker shock Klinkhamer is experiencing is something millions of individual policyholders are reeling from having gotten similar letters from their private insurers.

As UCLA Public Policy expert Dr. Gerald F. Kominski told CBS News this week, "Half of the 14 million people who buy insurance on their own are not going to keep the policies they previously had."

Part of the reason those policies will be more expensive, he explained, is that Obamacare is requiring insurers to offer "a better product with better protection."

Congressman Foster, Klinkhamer's former boss who has since been returned to Congress, told me by phone Friday, "A very large number of people are very grateful" for Obamacare.

No doubt about that.

But right now Sue Klinkhamer, no novice to government or public policy, isn't among them.

"I am a Democrat and I believe in health care for all," she said.

"And I was excited that previously uninsured people could now get insurance on the open market. But this is not affordable to me."

Klinkhamer suggests renaming the Affordable Care Act.

"Just call it," she said dryly, "the Available Care Act."

Email: cmarin@suntimes.com

Twitter: @CarolMarin