



## Quiz One: How Many People are Covered

1. During consideration of health reform in 2009, approximately 46 million people in the U.S. were uninsured. After the Affordable Care Act is fully implemented in 2022, how many people still will not have health insurance?

- A) Everyone will be insured
- B) 4 million will still be uninsured
- C) 11 million will still be uninsured
- D) More than 27 million will still be uninsured

Answer: D) More than 27 million will still be uninsured, according to the Congressional Budget Office. That means more than half of the uninsured will be left without coverage even after the law is fully implemented. ([Congressional Budget Office](#))

2. Do you know how many people have had their private health insurance plans cancelled as a direct result of the ACA or ObamaCare?

- A) No one got his or her health plan cancelled.
- B) About 10,000 people got their health plans cancelled.
- C) About 1 million people got their health plans cancelled.
- D) More than 7 million people got their health plans cancelled.

Answer: D) More than 7 million people got their health plans cancelled. Although it is difficult to quantify, a report from [NBC News](#) estimated that 7 to 12 million people in the individual market had their health plans cancelled in late 2013 as the individual mandates in the law took effect. Generally speaking, these were lowercost plans that people liked and could afford. [Millions more will lose](#) their current ACA health plans because of failed state co-ops and as leading health insurance companies pull out of the exchanges.

## Quiz Two: New Plans – Coverage and Costs

1. This year, many people are enrolled in health coverage offered under the Patient Protection and Affordable Care Act – also known as ObamaCare, or the ACA. Do you know what the average deductible is for one of these health plans? Is it:

- A) \$1000
- B) \$2500
- C) \$4000
- D) More than \$5000

Answer: D) More than \$5000. In the ObamaCare plan with the lowest premium, called a Bronze plan, the average individual deductible for 2016 is \$5,765. For a family plan, the deductible is \$11,601. These deductibles are much higher than what was typically available before the ACA went into effect. ([The Wall Street Journal](#))

2. Sometimes to cut costs, health plans limit the number of doctors who can participate in the plan's network. What percentage of Affordable Care Act plans are considered "narrow network" or "ultra-narrow network" plans?

- A) 10 percent
- B) 25 percent
- C) 50 percent
- D) 70 percent

Answer: D) 70 percent. According to a study from consulting group McKinsey and Company, approximately 70 percent of plans offered in the ObamaCare exchanges are "narrow network" or "ultra-narrow network" plans. As a comparison, only 23 percent of large group plans (which are not yet subject to the mandates in ObamaCare) offered narrow networks in 2013. Narrow networks mean that people on those plans have a more limited selection of doctors to choose from. Sometimes it also means there are too many patients in a given health plan than there are doctors available to treat everyone, resulting in longer wait times for requested visits. ([Washington Post](#))

3. Which of the following benefits are NOT covered by plans offered under the Affordable Care Act?

- A) Cancer Care at top-notch hospitals

- B) Pediatric Dentistry Care
- C) Contraceptive Services
- D) Behavioral Health Services

Answer: A) Cancer Care. Although the ObamaCare plans promise coverage for pediatric dentistry, contraceptive care and behavioral health, there is no requirement that the plans offered under the health law provide access to cancer care at topnotch cancer facilities. In fact, many of the law's cost-saving mechanisms are aimed at limiting access to expensive cancer drugs. ([Forbes](#))

4. The ACA contains a tax penalty for anyone who chooses to go without insurance coverage. What percentage of that new tax is estimated to be paid by families making less than \$120,000 per year?

- A) Zero percent
- B) 10 percent
- C) 25 percent
- D) 75 percent

Answer: D) In 2012 the chief economist of The Wall Street Journal estimated that 75 percent of the families required to pay the Individual Mandate Tax would be families making less than \$120,000 per year. ([Youtube](#)) For the 2014 tax year, 7.5 million households paid penalties [totaling \\$1.5 billion](#). The penalties increase in 2016 to \$695 per person or 2.5 percent of income. In CBO and Joint Committee on Taxation projections, penalty payments by uninsured people will amount to \$3 billion in 2016 and total [\\$38 billion](#) over the 2017–2026 period.

5. What is the penalty for going uninsured in 2016 and thereafter?

- A) \$95 per person, or 1 percent of household income, whichever is lower
- B) \$95 per person, or 1 percent of household income, whichever is higher
- C) \$325 per person, or 2 percent of household income, whichever is lower
- D) \$695 per person, or 2.5 percent of household income, whichever is higher

Answer: D) The correct answer is \$695 per person, or 2.5 percent of household income, whichever is greater, up to \$2,085 for a family. [ObamaCare Facts](#)

## Quiz Three: Coverage for Young Adults and Families

1. What does the health law do to the cost of insurance for young adults who must buy their own insurance?

- A) It lowers their costs
- B) It has no effect on them
- C) It raises their costs slightly
- D) It doubles or even triples their health insurance costs

Answer: D) Young adults who must buy their own insurance are seeing their premiums soar. A study of the lowest priced plans available to the average 30 year old woman showed premiums increasing by 193 percent, and for the average 30 year old man, his premiums would increase, on average, 260 percent. (American Action Forum studies for [men](#) and [women](#))

2. What has happened to the average family's insurance premiums since the health law passed?

- A) Premiums have decreased by more than 20 percent, or about \$2500
- B) Premiums have decreased by more than 10 percent, or about \$1500
- C) Premiums have not changed
- D) Premiums have increased by more than 20 percent, or about \$3000

Answer: D) Despite promises to lower the average family premium by \$2500, the opposite has taken place and family plans have become much more expensive. According to the Kaiser Family Foundation, the average yearly family premium was \$13,770 in 2010, the year the health law passed. Today, the average family [pays \\$17,545](#), meaning yearly family premiums have increased by more than \$3700.

## Quiz Four: Budget and Economy

1. How are small businesses responding to the Affordable Care Act, or ObamaCare?

- A) They are hiring more workers and trying to take advantage of tax credits in the law.
- B) They are doing nothing and expect no changes to their business.

C) They are hiring fewer people, and in fact cutting jobs, as a result of the law's higher costs.

Answer: C) They are hiring fewer people, and in fact cutting jobs. According to a Gallup poll of small businesses, 41 percent of them said they'd frozen hiring as a result of the health law. Another 19 percent said they'd reduced staff as a result of the law. Some firms are cutting back the hours that workers work, in order to change them over to part-time status and avoid the mandates associated with the law. Other firms are passing along the higher costs directly to workers themselves. ([CNBC](#))

2. How much money will the federal government spend over the next two years in order to implement the ACA or ObamaCare?

- A) \$1 billion
- B) \$1 trillion
- C) \$2 trillion
- D) \$2.6 trillion

Answer: D) \$2.6 trillion. An analysis of numbers from the Congressional Budget Office, the new estimated ten-year cost of the law is \$2.6 trillion. ([Senate Budget Committee](#))

3. How much money will be cut from Medicare over ten years to pay for other parts of the law?

- A) No money will be cut from Medicare
- B) \$100 billion will be cut from Medicare
- C) \$250 billion will be cut from Medicare
- D) \$716 billion will be cut from Medicare

Answer: D) \$716 billion will be cut from Medicare.

According to the [Congressional Budget Office](#), Medicare is going to be cut by \$716 trillion over ten years to pay for expanded health insurance coverage in the law.