



Rising Obamacare Costs Leave Many Uninsured in the UK

Description

In Sugar Grove, North Carolina, Ross and Rebecca Tobiassen recently ended their health insurance due to rising costs. They had relied on the Affordable Care Act (ACA) for subsidised coverage since it launched in 2014. In December, they noticed their monthly premium would jump from \$130 to over \$550, making it unaffordable for them.

The couple owns a small auto shop and are the only employees. Rebecca is concerned about her husband's safety at work, as he has suffered injuries before, including becoming mostly blind in one eye after an infection. The Tobiassens represent many Americans who have dropped their ACA coverage after enhanced tax credits expired in 2025. An analysis predicts that ACA enrollment could fall from 22 million to 16.5 million by 2026 due to rising costs. In North Carolina, signups dropped by 22%, affecting over 213,000 people.

Many people, including those working part-time or in gig jobs, are opting for less expensive plans with less coverage. This trend worries experts, as it could lead to higher costs for those who remain insured. Without subsidies, families often cannot afford the premiums or deductibles, creating a problem known as a "death spiral," where rising costs discourage participation.

The Tobiassens currently have no backup plan if unexpected health issues arise, relying on savings and support from family.

Vocabulary List:

1. **subsidies** //ˈsʌbsɪdiz// (noun): money the government gives to lower costs
2. **premium** //ˈpriːmiəm// (noun): monthly amount you pay for insurance
3. **deductibles** //dɪˈdʌktəbəlz// (noun): amount you pay before insurance pays anything
4. **enrollment** //ɛnˈroʊlmənt// (noun): signing up to join a program or service
5. **coverage** //ˈkʌvərɪdʒ// (noun): health care services an insurance plan pays for
6. **unaffordable** //ˌʌnəˈfɔrdəbəl// (adjective): too expensive for someone to buy

Comprehension Questions



Multiple Choice

1. What was the monthly premium for the Tobiassens' health insurance before it increased?
Option: \$130
Option: \$250
Option: \$400
Option: \$550
2. In what year did the Affordable Care Act (ACA) launch?
Option: 2010
Option: 2012
Option: 2014
Option: 2016
3. By how much did the Tobiassens' monthly premium increase?
Option: \$300
Option: \$400
Option: \$450
Option: \$550
4. What percentage did ACA signups drop in North Carolina?
Option: 15%
Option: 18%
Option: 22%
Option: 25%
5. How many people are projected to lose ACA coverage by 2026?
Option: 10 million
Option: 16.5 million
Option: 22 million
Option: 25 million
6. What is a potential consequence of more people opting for less expensive insurance plans?
Option: Lower insurance costs
Option: Higher costs for remaining insured
Option: Increased enrollment in ACA
Option: Improved health outcomes



True-False

7. The Tobiassens have a backup plan for unexpected health issues.
8. The Tobiassens' auto shop has more than two employees.
9. The ACA was launched in 2025.
10. Many Americans are dropping their ACA coverage due to enhanced tax credits.
11. The Tobiassens have been affected by the rising costs of health insurance.
12. Rising premiums can lead to a phenomenon known as a 'death spiral'.

Gap-Fill

13. The Tobiassens have relied on the Affordable Care Act since it launched in _____ .
14. The couple noticed their premium would jump from \$130 to over \$ _____ .
15. An analysis predicts ACA enrollment could fall from 22 million to _____ million by 2026.
16. In North Carolina, signups dropped by _____ %, affecting over 213,000 people.
17. Without subsidies, families often cannot afford the premiums or _____ .
18. The Tobiassens currently have no backup plan if unexpected health issues arise, relying on _____ and support from family.

Answer

- Multiple Choice:** 1. \$130 2. 2014 3. \$420 4. 22% 5. 5.5 million 6. Higher costs for remaining insured
True-False: 7. False 8. False 9. False 10. False 11. True 12. True
Gap-Fill: 13. 2014 14. 550 15. 16.5 16. 22 17. deductibles 18. savings

CATEGORY



1. Business - LEVEL3

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