Optimum Advance Keto last one, and probably the biggest myth about health care reform, is everybody thinking that ObamaCare will reduce healthcare costs. That's completely hogwash. Early on in the process, when they were trying to come up with the rules and regulations, the emphasis and one of the goals for reform was to reduce healthcare costs.

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But somewhere along the line, the goal actually shifted from cost reduction to regulation of the health insurance industry. Once they made that transition, they pushed cost reductions to the back burner. There are some small cost reduction components in ObamaCare, but the real emphasis is on regulating health insurance. The new plans, for example, have much richer benefits than many plans today: richer benefits means richer prices.

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A lot of people hope, "The subsidies are going to make health insurance plans more affordable, won't they?" Yes, in some cases the subsidies will help to make the plans affordable for people. But if you make \$1 too much, the affordable plans are suddenly going to become very expensive and can cost thousands of dollars more over the course of a year. Will a subsidy make it affordable or not affordable is really subject to debate at this point in time. We're going to have to actually see what the rates look like for these plans.

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Optimum Advance Keto next myth was that health care reform would not affect Medicare. This one is kind of funny because right from the very get-go, the most notable cuts were specifically targeting the Medicare program. When you look at Medicare's portion of the overall federal, you can see that in 1970, Medicare was 4% of the U.S. federal budget, and by 2011, it had grown to 16% of the federal budget.

If we look at it over the last 10 years, from 2002 to 2012, Medicare is the fastest growing part of the major entitlement programs in the federal government, and it's grown by almost 70% during that period of time.

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Because of how large Medicare is and how fast it's growing, it's one of the key programs that ObamaCare is trying to get a handle on, so it doesn't bankrupts the U.S. Medicare is going to be impacted, and in fact the initial cuts to Medicare have already been set at about \$716 billion.

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