



The “Cadillac Tax” is all Tricks and no Treats!

Top 13 Scariest Things about the “Cadillac Tax”

The Cadillac Tax.....

Tricks you into not getting treatment. It causes sick people to delay necessary health care if they can't afford the increasing out-of-pocket costs.

Lurks over nearly 40% of working families by 2028. There is no way for these families to outrun the tax other than to urge Congress to repeal it.

Slashes benefits. To avoid the 40% tax thresholds, employers are forced to cut benefits, leaving working Americans with scarce options when they need to access to care.

Hacks away at family budgets. Lower and middle-income working families' will be forced to squeeze their budgets even tighter and cut out necessities in order to pay for the higher out-of-pocket costs caused by the “Cadillac Tax.”

Stalks all employer health insurance plans. No health insurance plan is safe from the “Cadillac Tax;” according to a recent survey, in 26 states the tax will affect health plans equivalent to the lowest level exchange plans.

Buries small businesses and not-for-profits in administrative burdens. They will be crushed under the paperwork and complicated calculations necessary to figure out the “Cadillac Tax.”

Steals employees' wages. Employees' post-tax compensation will be lower under the “Cadillac Tax,” even *if* the advocates of the tax are right when they claim employers will increase wages to compensate for benefit cuts.

Preys on women. The tax disproportionately targets workforces predominated by women, who typically have higher than average costs.

Slices benefits to pieces. States are already cutting benefits for public workers, like teachers and firefighters, to avoid the tax.

Abandons spouses. A recent survey found that as employers look for ways to avoid the “Cadillac Tax,” several are compelled to implement surcharges for spousal coverage – or drop it entirely.

Attacks sick workers. If the tax is implemented, chronically ill workers may be forced to forgo health services due to increased cost-sharing, higher deductibles or reduced access to specialists.

Poisons other health programs. The “Cadillac Tax” may lead to a frightening spillover effect in the form of higher health costs and would likely lead to higher spending in the Medicare program.

Masquerades as a revenue raiser. The tax won't generate the revenue it's supposed to, because employers will be forced to cut benefits to avoid paying the tax and supposed wage increases are unlikely to materialize.