

I Dare The Insurance Companies

I *dare* the health insurance companies to defy Obama's illegal decree that they provide free contraceptives, abortifacients, and sterilization procedures. Take him to court. Make Obama prove he has the U.S. Constitution on his side. (He does not.)

This is *not* a "womyn's" issue. This is an issue of liberty and law. By what right can a president simply *order* a company to provide a particular product or service *free of charge*? Obama's move is clearly nothing more than a political ploy to gin up support among women voters. He knows he will lose the male vote in 2012 by an even wider margin than he did in 2008, so he is forced to resort to an "I'll protect you from those evil Republicans" scheme to pick up some additional female votes. *Women should be offended that he believes they are stupid enough to fall for his trick.*

But the great fear is that if Obama is elected to a second term there will be little to stop him from issuing such edicts. (Congress has shown no courage to stop him over the last three years, and there is no reason to believe that will change.) No longer needing to worry about reelection, what else might Obama demand? Can he demand that insurers also provide free band-aids and aspirin? Or free swimming pools for patients whose doctors have prescribed exercise? Free acupuncture? Free botox injections? Free tummy tucks?

Granted, one or more insurers may put up a fight and challenge Obama's edict in court. But that process can take months, and all Obama needs to do is stall the issue until after election day. I therefore suggest a second strategy. Health insurers should immediately begin itemizing the cost of all ObamaCare edicts in their premium statements. As an example:

ABC Insurance Company has 100,000 customers, 55,000 thousand of whom are women. Assume that 35,000 of those women use birth control, and that providing those pills would cost about \$400 per year per person. Obama's new requirement will therefore cost ABC Insurance Company \$14 million per year (35,000 times \$400). That \$14 million, spread out over 100,000 customers, comes to \$140 per customer. Instead of merely raising premiums to cover the cost of the new requirement, ABC Insurance Company should also itemize that expense on its bills. That is, each customer's premium statement should *specifically note that \$140 of the premium is the sole result of Obama's contraceptives regulation.* Call it an "ObamaCare Birth Control Surcharge."

That should be done for *everything* demanded by ObamaCare. Obama promised that ObamaCare would lower the cost of insurance by \$3,000 per year. It most certainly will not, but that fact must be drilled into the minds of all Americans. There is no such thing as a free lunch, and the sooner the voters understand that, the better.

Many insurers already cover birth control pills with their prescription drug benefits. But virtually all companies have a co-pay requirement or an annual deductible. Even those companies will be affected by Obama's rule, because they will now have to absorb the

cost of the co-payment. Why can Obama demand that birth control pills *not* have a co-payment while every other drug *does*? Are birth control pills more important than any other kind of pill? Why should college student Sandra Fluke get totally free birth control pills just because she is a woman, while men being treated for prostate cancer must cover a co-pay and deductible for their treatment? Should we not be outraged that Obama is not as concerned with cancer-stricken men as he is with healthy co-eds? Are Democrats “anti-man?”

The government has no business telling insurers what they should cover or what they can charge. If an insurer wants to charge a co-payment, it should be free to charge a co-payment. It is impossible to run a business if the government can step in at any time and demand that it change its services, products, and prices. How does a company even plan a budget? How would ABC Insurance Company have known in 2011 that it would need an additional \$14 million to cover operating expenses in 2012? Obama’s prescription policy is a prescription for business failure.

Obama is not finished with edicts. If he wins reelection, he will eventually demand that insurers pay for abortions. He will demand that all co-pays and deductibles be eliminated. His goal is to force all insurance companies out of business. As they fail, one by one, more and more Americans will lose their private insurance and be forced into the government health exchanges. Obama will state, “It’s a good thing we set up these exchanges to protect you!” when, of course, his goal all along has been a complete national takeover of health care by the federal government.

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