

Pointing Out The Obvious

ObamaCare requires that all Americans who do not have employer-provided health insurance must purchase coverage. ObamaCare's cost projections—invalid as they may be—only “work” if the bureaucrats can get *every* American into the insurance pool. That is, they need young, healthy people paying for health insurance to help subsidize the older, less healthy people. Americans who refuse to buy health insurance will face a fine, and the IRS will withhold income tax refunds to collect those fines.

But Obama and the Democrats have *not* addressed the fact that *almost one-half of Americans pay no income tax at all*, because of low tax brackets and tax credits and deductions to which they are entitled, and the IRS cannot very well go after the income tax refunds of people who receive no refunds! Those millions of Americans can therefore completely ignore the ObamaCare mandate that they must purchase health insurance—because there will be no tax consequences. (Those Americans who usually receive a tax refund would be wise to fill out a new W-4 form with their employer to reduce their weekly withholding slightly. It is, after all, better to owe a few dollars on April 15 than to see the IRS confiscate your refund.)

But with so many millions of Americans paying no income tax, one of the basic building blocks of ObamaCare—getting all Americans into the insurance pool—*is a total sham*. Those Americans who currently have no health insurance because they cannot afford it will *still* not be able to afford it (in fact, premium rates will increase under ObamaCare), and they cannot be forced to purchase it with a meaningless threat to deduct a fine from a tax refund they do not get!

Some may look at this as a “design flaw” of ObamaCare, but they will be wrong. Leftists may be evil, but they are not entirely stupid. They could not have failed to understand that telling 30 million Americans, “You must buy health insurance or we will confiscate your income tax refund!” will *not* actually result in 30 million Americans buying health insurance. After all, the tax penalty for not buying insurance is far less than the cost of health insurance, so there is a built in incentive to ignore the requirement.

If Obama and the Dems know their scheme will not work, what do they expect will happen? Quite simply, they expect millions of people to continue to be without health insurance, while ObamaCare gradually puts insurance carriers out of business. As the problems worsen, Obama will address the nation and say, “See... those nasty insurance companies refused to do the right thing! Capitalism has again proven to be a failure! We now have no choice but to implement a national single-payer health care system!”

Don't say I didn't warn you...

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