

Rush And The Rich Will Have The Last Laugh

Because of ObamaCare's "individual mandate," millions of Americans who do not currently have health insurance will be forced to purchase it—even if they neither want nor need it. One of the arguments made by ObamaCare supporters is that everyone should be made to contribute to the system, because those without insurance end up getting treated anyway and those costs are paid for by the rest of us through higher insurance premiums and Medicaid. Well, that is generally true, but that argument ignores the fact that we *could* eliminate Medicaid and *not* force hospitals to use expensive emergency room facilities to see a child with nothing more than a low-grade fever and the flu.

In other words, if one starts with the premise that "even people who cannot afford health insurance should have it provided for them," one must necessarily address the problem of how to pay for it. But one can question the premise: that everyone should have health insurance. Why must *everyone* have health insurance?

Of course, few Americans, let alone politicians, would have the courage to solve the nation's health care problems properly and reasonably, so let's play along and accept the ObamaCare "logic" that everyone should be forced to buy insurance—even against their will.

One reason many people are without insurance is that they are young and healthy and have no real need for it. Another reason is that many people can *afford* to be without it. The nation is replete with millionaires, and they reasonably see no need to purchase health insurance. If Donald Trump needs a quadruple-bypass heart operation, he can afford to write a check to cover the cost of the procedure. If Oprah Winfrey develops a brain tumor, she doesn't need Blue Cross Blue Shield or Aetna to pay for her MRIs, surgery, and chemotherapy. Bill Gates certainly does not rely on Humana for his flu shots. The wealthiest Americans do without health insurance and pay for their medical expenses just as they pay for all their other expenses: they write checks. (Well, they may have their accountants write the checks.)

But under ObamaCare, Donald Trump, Oprah Winfrey, Bill Gates, Warren Buffett, Lady Gaga, Leonardo DiCaprio, Sandra Bullock, Katy Perry—and yes, even the Kardashians—will be forced to buy health insurance policies. If they do not, they have to pay the ObamaCare "tax-that-is-really-an-unconstitutional-fine" tax. For 2013, that fine is \$95 per person, or, *if greater*, one percent of family income. The fine increases to \$695 per person, or 2.5 percent of family income, in 2016, (One can assume that, should the Democrats win back the House of Representatives, the fine will be increased even more.)

For the math challenged, the one percent fine means that a mega-bucks celebrity or business executive who earns \$50 million in 2013 will have to pay a fine of \$500,000 if he does not have health insurance. In 2016 his fine will be a whopping \$1.25 million! You might say, "Big deal, DiCaprio can afford it! Screw him!" or "So what? I'd like to see Oprah squeal like a pig!" But let's think through the scenario:

Many celebrities may be dumb liberals, but they are not stupid enough to pay a \$1.25 million fine when they can buy health insurance for perhaps \$15,000 per year. (Health and Human Services Secretary Kathleen “no fetus left alive” Sebelius likely considers that affordable for the rest of us average Americans.) But with its percentage-of-income fines, what is the result of ObamaCare’s individual mandate?

1. The government *will* collect the fines from non-wealthy Americans who cannot afford to buy insurance. The family with an income of \$40,000 that cannot afford to buy health insurance—even insurance that is subsidized by the taxpayers—will instead be forced to pay the fine: \$400 for 2013, and \$1,000 in 2016. The government will be collecting *billions* of dollars in such fines—*mostly* from middle-class families which, for the most part, can hardly afford to pay them.

2. The government will *not* collect those massive fines from wealthy Americans—because they will simply buy insurance to avoid them.

The result of Obamacare will be that millions of Americans who could not afford insurance will *still* not have insurance, and thousands of wealthy Americans who did not need it *will* have it.

“Oh,” you say, “but at least the wealthy will be paying into the system!” But the wealthy always *have* paid into the health care system: by paying cash for their care. No, they have not paid for insurance, but they never needed it. Forcing them to now buy insurance does *not* make things “more fair” for the average American. In fact, it does just the *opposite*. The average American will be paying to subsidize the health care expenses of the wealthy—because the health care costs of the wealthy will now be *shared* by every other customer using their same insurance companies. (That is, after all, the purpose of insurance.)

If, in 2013, Donald Trump incurred medical expenses of \$1 million, he paid the bills out of his own pocket. If, because of ObamaCare, Trump now buys a health insurance policy from Aetna that costs him \$15,000 per year and he incurs \$1 million in medical expenses in 2014, he is out only the \$15,000 in premiums and the deductible required by his policy. The rest of Trump’s \$1 million in expenses is borne by Aetna’s customers, because those costs are paid for by *their* premiums.

Take notice, all you leftists out there who wish massive illness or injury on Rush Limbaugh: *you* will now be paying for *his* health care!

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