

Why Obama is an Idiot...

Torture though it was, I sat through the entire Obama (“We need to pass health care legislation now or Americans will die!”) speech to a joint session of Congress. Although one could easily write a few hundred paragraphs of criticism, it’s worth just a few to focus on one item that proves Obama is an idiot.

Obama says his plan will *prohibit* health insurance carriers from turning down an applicant because of any pre-existing condition. Obama also says that everyone who does not have health insurance will be *required* to buy a policy.

Leaving aside the fact that forcing anyone to buy something he or she does not want to buy is clearly unconstitutional, let’s take the above two “Obama rules” and apply them to a living, breathing (albeit fictional) American:

Assume Joe is a healthy 25-year-old who has no health problems.

Assume Joe has not purchased health insurance because he is young, healthy, and considers himself invincible—and because he would rather spend his money on cars, clothes, concerts, iPhones, iPods, Cancun vacations, and eating at nice restaurants.

Assume Joe could buy a health insurance policy for \$3,600 per year. (The policy’s price is not important; use another amount if you’d like.)

Assume “Obamacare” passes.

Assume Joe says, *“Get lost, Obama. I’m not buying health insurance. I’m young and healthy and I’ll take my chances. Heck, I can always go to the emergency room if I have to.”*

Assume the government enforces its mandatory insurance rule by levying a \$1,000 fine on those who, like Joe, refuse to buy health insurance. (The amount of the fine is not important; use another amount if you’d like.)

On April 15, Joe files his 1040 tax form. Because he has no proof of health insurance, the federal government imposes a \$1,000 fine for Joe’s failure to buy insurance.

Will Joe now buy health insurance? Of course not! Why should he? Clearly, it is less expensive for him to pay an annual fine of \$1,000 than to buy an insurance policy that costs \$3,600.

But what if, a year or two later, Joe learns he has a serious illness that needs expensive treatment and care? No problem... Joe trots down to the nearest health insurance company and purchases a health insurance policy. But doesn’t he have a pre-existing condition? Yes, but that doesn’t matter... because Obama has made it *illegal* for the

insurance company to deny Joe coverage!

Millions of Americans will do the same thing Joe does. Those without insurance will not bother to get it. Why should they? They can do just as Joe did!

Not only that, millions of people who *currently* have insurance will *cancel* it, knowing that paying the fine is cheaper than paying for insurance, and knowing that they can always get a new policy if and when they later need it!

Of course, these practices will cause health insurance companies to go out of business, forcing millions of Americans into the “public option” which they are so strongly against. But that is precisely what Obama wants.

Hmmm, perhaps Obama isn't an idiot after all... maybe he's just an expert con artist.

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