Obamacare: how badly will congress screw up fixing that disaster?

The Republican controlled House and Senate are in the process of repealing the (Un) Affordable Care Act aka Obamacare. We know it's going to happen but what we don't know is what they will do next. There's so much BS that comes out of DC it's difficult to sift through the political pig stye.

Forgive me for sounding like a broken record but if you don't know when and how a problem got started you cannot solve the problem. Putting a Band Aid on a cancer tumor only kills the patient slower.

I had no idea the background or history of health care insurance until I began doing research when Hildebeast was First Lady with co-president, Billy Clinton. I was strictly a consumer under Kaiser Permanente. Hillary was pushing for an earlier version of Obamacare and the American people said a resounding, NO. As the decades have gone by I have learned more than my share about how badly government interference has ruined that industry.

The stark reality — for which I have received fresh hate mail as a result of covering this issue on my radio show (from a constitutional perspective) is that those who had no insurance before Obamacare but now do, are terrified they will no longer have coverage once reforms are signed into law. One of my family members falls into that category so it touches very close to home.

I don't know anyone who wants to see any American go without medical treatment — except illegal aliens. An emergency, yes, the only humane thing to do, but get them deported as soon as possible. If they dropped a baby both get deported as 'anchor

babies' do NOT automatically become U.S. citizens. One of the biggest frauds shoved down our throats.

As I have written before, I don't have a problem paying the very small amount each year in taxes for Medicaid in whatever state I reside. There are Americans who work hard and do their best, usually minimum wage earners, but fall into the poverty category. Too many Americans who have lost their jobs since 2008 and haven't been able to recover qualify for Medicaid in their state. But, it should not be a lifetime membership. The goal is to get Americans working and second, make health care affordable as well as any insurance people wish to voluntarily purchase.

What I hate is those who take advantage of that system to rip off the taxpayer. I'll give one example again. I was picking up a prescription for my late husband. The woman in front of me with a child about ten years old who drove up in a brand new Ford F-150 was signing for a \$6.00 prescription paid for by me under Medicaid. A \$50,000 truck and she can't afford a \$6.00 prescription. Wrong. It's called gaming the system.

This is where the states have failed miserably. Don't say there isn't enough money to monitor the system. How about all the money going to people who should NOT be on Medicaid rolls? Under Obamacare, Medicaid receipients has now swelled as of last year to 72.5 million. While states are reimbursed, many have chosen not to expand their Medicaid rolls. All this is a huge octopus and so complicated, but that's what happens every time the U.S. government sticks it's nose into the private sector. In the case of Obamacare it was a massive power grab that's blown up in their face hurting tens of millions of Americans.

No American is denied medical treatment in this country. From county hospitals to local clinics, there are resources available. There are all kinds of outstanding programs across this country that do nothing but get medical treatment to

those who simply cannot afford it or health care insurance:

<u>Surgery on Sunday Doctors Give Free Health Care to the Uninsured</u> — Please take the time to read that short piece. Despite the popular rhetoric out there, doctors, nurses and other medical personnel have big hearts regardless of what political party they belong to or who is in the White House.

Obamacare subsidies are not only unconstitutional, over six years since Obamacare was unlawfully signed into law, they are killing the middle class. Not the poor and not the rich. I have previously cited one couple in the LA area, mom, dad and two children. Forced into Obamacare their premiums jumped \$10,000 a year with a massive deductible thrown on top. Now they struggle to make those payments on top of being taxed for pay for Obamacare subsidies; they're also taxed each paycheck for Medicare and pay state income taxes (or sales tax in lieu of a personal income tax in some states) for Medicaid.

The addition of astronomical deductibles for so many in the plans forced on Americans under Obamacare floored me. A family of 1, 2 or 4 children with both parents working making less than \$75,000 a year before taxes and now they're slapped with a \$5,000 deductible. That same family pays their health care premiums, they get dinged for Medicare every paycheck, they now pay taxes to pay for someone else's health care premiums under Obamacare and they pay state taxes for Medicaid. When does it stop? What does is stop money flowing into the economy – specifically the local economy where small to medium businesses go out of business.

We know millions have been forced into health care plans under Obamacare that are absurd, further fleecing their wallet: Mandatory maternity coverage for a 21 year old male college student and women in their 50s and 60s long past child birth desires or mother nature. That mandatory coverage is expensive under some Obamacare plans. Or, worse:

Obamacare Skyrockets Cancer Patient's Medusa to \$14,000,
February 24, 2014:

"Blackwood wrote that Obamacare has made his mother's cancer battle a nightmare that will "accelerate her disease and death." He detailed how her Obamacare plan no longer covers the cost of her essential Sandostatin cancer medication, which totaled \$14,000 since January 1 alone.

"Blackwood said his mother, Catherine, had a "terrific" Blue Cross/Blue Shield plan for almost 20 years until Obamacare canceled it. After navigating the "bureaucratic morass" of enrolling in Obamacare, Blackwood says his mother was informed that "the only way to find out in detail what was in the plan was to buy the plan." What happened next, writes Blackwood, was shocking.

"Then on Feb. 12, just before going into (yet another) surgery, she was informed by Humana that it would not, in fact, cover her Sandostatin, or other cancer-related medications," he explained. "The cost of the Sandostatin alone, since Jan. 1, was \$14,000, and the company was refusing to pay." Blackwood added, "Obamacare made my mother's old plan illegal, and it forced her to buy a new plan that would accelerate her disease and death...The 'Affordable' Care Act is a brutal, Procrustean disaster."

That massive bill signed into 'law' is full of that kind of nonsense and potentially life-threatening provisions that must be scrapped. Is it any wonder so many Americans had to choose between higher premiums and putting food on the table so they simply dropped their coverage and now pay a damn fine to the IRS for not purchasing a product against their free will? Neither health care or health care insurance is a 'universal' or constitutional right.

We've all heard and read the stories about how back in the 1950's a working father with a stay at home mom was able to

buy a house, a car and afford to pay a doctor. True. So what happened that has led to the God awful mess we have now? The U.S. Congress — both parties.

I know time is at a premium for Americans, but all the so-called reforms being worked by Republicans will be worthless if they do not address how and when the problem started.

What took away affordable health care coverage? I urge you to read the articles below because they explain how the destruction started and solutions. If not today, then bookmark this column and read soon as you can.

<u>Blame Congress for HMOs</u> — That particular fact filled piece was written in 2001, so it's now 42 years down the road.

Ron Paul: How To Solve The Healthcare Crisis, June 19, 2009. In this piece the former Congressman and physician of more than 30 years touches on something so many of us have also tried to get into the discussion that directly affects health care costs:

"The main complaint I hear is that medical care costs too much. "I can't afford my insurance", and there's a lot of truth to this, but one thing that most people don't talk about is why are the costs high? Why are the costs of medical care higher than say the cost of bread or computers or television sets or whatever?

"The truth is it's a reaction to government. It's a reaction to our monetary policy. We do inflate the money supply. We do have price inflation. But prices go up, more so in certain areas that the government gets involved in than in others, so the government is more involved in education and medical care, so you have more inflation there and that is part of the problem."

The debauched currency we are forced to rent from the privately owned "Federal" Reserve. Today a dollar is worth 4

cents in purchasing power. When the 'Federal' Reserve Banking Act of 1913 was unconstitutionally passed a dollar was worth 100 cents. I also urge you to look at a superb presentation put together by my dear friend, Tom Selgas, on this very issue. Share this with friends and family. It's so very important. Go to this web site and click on the link: General Lawful Money of the United States PPT

The free market had nothing to do with our health care crisis

The False Narrative Of "Repeal and Replace" Is Preserving Obamacare

<u>Obamacare Reset: A Free Market Vision for Health Care Reform,</u>
Acton Institute

20 powerful ways to replace Obamacare

<u>Memo to Congress When Replacing Obamacare — Health Insurance</u>
Is Not Health Care

The other consideration here is money. I don't think Americans realize how much money has been spent on this massive disaster. Tens of billions of dollars which is all borrowed since the people's purse — the U.S. Treasury — is in the hole nearly \$20 TRILLION dollars. What Congress has done with Obamacare is use borrowed money to spend more debt.

As we know, exchanges have been going bust over the past few years. Insurance carriers have lost massive amounts of money despite what the thieves in Congress poured into their coffers. (Aetna to exit healthcare exchanges in 11 states — \$200 million dollar loss August 2016.) (Audit finds 22 of 23 taxpayer-backed ObamaCare co-ops lost money in 2014) (Obamacare's Largest Co-Op Collapses, Marking 4th Failure of the Year) Less competition keeps costs higher.

Premiums skyrocketing affecting not only individuals but the back bone of our economy, small businesses: This Nashville

Deli Is Closing in Part Because of Obamacare

"But when Loventhal learned he would be faced with the added expense of providing his more than 50 employees with health insurance come Jan. 1—he estimated it would cost between \$70,000 and \$100,000 annually—Loventhal decided to close Noshville's doors before the provision of Obamacare overseeing businesses, the employer mandate, goes fully into effect. "It's an onerous bill, and for a small business, it's a lot of time [to comply]," he said. "I've been studying this for three years, and I really couldn't come up with a good answer, and I feel sorry for closing this business."

Just the tip of the iceberg:

- <u>Hawaii's \$205 Million Obamacare Exchange Implodes</u>, May 12, 2015
- <u>17th Obamacare Co-Op Exits Due to "Hazardous Financial Condition"</u>, Only 6 Left, September 14, 2016
- <u>'Wake Up, America': Small Business Gets Hammered by Obamacare Costs</u>, Jan. 30, 2014, *The Blaze*
- Incompetence, Mismanagement Plague California's Obamacare Insurance Exchange: "Covered California would not provide a tally of expenses, but the agency ended up asking the federal government for an extra \$155 million. That put the cost of Covered California at more than \$1.06 billion federal tax dollars." Those federal dollars are borrowed DEBT.
- <u>Insiders Detail Culture of Secrecy at California's Obamacare Exchange</u>
- <u>Obamacare Insurance Premiums to Jump, up to 51%</u>, May 25, 2015, *Breitbart*
- CBO Now Says 10 Mil Will Lose Employer Health Plans Under ObamaCare, January 27, 2015, Investors.com. While there were many contributing factors to a Trump win, I firmly believe Obamacare was one of the main reasons. It affected everyone regardless of party but was passed in Congress without a single Republican vote. And, premiums are still skyrocketing:

Mad As Hell, Why the public is so pissed off, January 13, 2017: "Fair warning, my family just received a 61.5% increase in our healthcare insurance premium of 2017, on top of last year's 24.8% increase, so I am quite annoyed at the moment. For my non-US readers, perhaps what follows will interest you as a means of understanding how and why Donald Trump came to be elected President."

- <u>Feds Can't Verify \$2.8 Billion in Obamacare Subsidies</u>, June 16, 2015, *The Washington Free Beacon*
- <u>Because Of Obamacare</u>, <u>123-Year-Old Major Health Insurance</u> <u>Provider Set To Close Its Doors</u>, May 6, 2015, *Western Journalism*
- <u>Mercy Health Fires 347 Workers Due to Obamacare</u>, June 25, 2015, *Breitbart*
- <u>7 Companies That Have to Lay Off Employees to Deal With Obamacare</u>, August 23, 2013, *Policy.mic*
- 22% of Obamacare Enrollees Dropped Coverage this Year: "One factor that impacted the decline was cutting off 423,000 enrollees who were unable to provide proof of citizenship. Non-citizens are prohibited from purchasing insurance through the Obamacare exchanges."
- <u>Obamacare brings \$273 billion bonanza for paper pushers</u>, May 28, 2015, MSN News Every penny borrowed with the debt slapped on our backs, our children and grand children.
- <u>9 Companies Exit Nebraska's Health Insurance Market</u>, October 11, 2013, Fox News.com
- <u>Obamacare Architect Jonathan Gruber: Abortion of 'Marginal Children' a 'Social Good'</u> Eugenics
- <u>Contrary to goals</u>, <u>ER visits rise under Obamacare</u>: "Three-quarters of emergency physicians say they've seen ER patient visits surge since Obamacare took effect just the opposite of what many Americans expected would happen." <u>No 3rd Party Payments</u>

"Last week the congressional Joint Economic committee on which I serve held a hearing featuring two courageous medical

doctors. I had the pleasure of meeting with one of the witnesses, Dr. Robert Berry, who opened a low-cost health clinic in rural Tennessee. His clinic does not accept insurance, Medicare, or Medicaid, which allows Dr. Berry to treat patients without interference from third-party government bureaucrats or HMO administrators.

"In other words, Dr. Berry practices medicine as most doctors did 40 years ago, when patients paid cash for ordinary services and had inexpensive catastrophic insurance for serious injuries or illnesses. As a result, Dr. Berry and his patients decide for themselves what treatment is appropriate. Freed from HMO and government bureaucracy, Dr. Berry can focus on medicine rather than billing."

The repeal legislation for Obamacare will happen fairly quickly. But, you can't just cut off the entire mess all at once without creating even bigger messes and hardships. It's going to take time. We don't know which parts of Obamacare will be left intact under a different program name, which will be eliminated altogether and whether or not Congress will take the only constitutional path: Return health care coverage to the free market that will benefit all and get government the hell out of it. Some of this likely will take a year or more.

Congress began the destruction of health care coverage back in the 1960s. Now they say they're going to 'fix it'. Now we wait.

The problem with the 'Fed' and inflation must be addressed. Ron Paul introduced a bill in 2007 to abolish the Federal Reserve Banking Act. It had zero co-sponsors. In August 2008 the crash came along and the fools and scoundrels in Congress panicked instead of addressing the real issue. The only way that will happen is if enough Americans demand constitutional solutions instead of more Band Aids that hurt everyone.

[Devvy's hot new book, Taking Politics Out of Solutions is now

available. The most important issues destroying America are presented along with constitutional solutions neither the Republicans or Democrats will pursue. Get your copy now. Excellent discounts for 2 or more books, or bulk orders.]

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