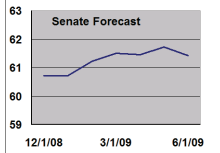


DEMCONWATCH

News and views about the Obama Presidency, the 2010 elections and the 2012 conventions

Welcome to DCW

Senate Forecast: 61.4 (+1.4)



List of Key Nominees
Confirmation Hearing Schedule

Nominee Count
Nominated 240
Confirmed 144
Last Updated 6/3/09

A Guide to DemConWatch
Tags
FAQ
2008 Democratic Primary Links
2008 Democratic National Convention Links
DemConWatch Archives '05-'08
DemConWatch Speeches
Inauguration Information
DCW Store

HOME
Mobile Version

Advertise on DCW



Search

Posts

Search

Advanced Search

Contributors:

Matt Oreo
DocJess

This site is not affiliated with the DNC, DNCC, or any campaign.

Email us at demconwatch@googlegroups.com

Blog Roll

Frontloading HQ
The Field
MyDD

DCW in the News

AP
Politico
Wall Street Journal
The New York Times
NPR
Wired
US News & World Report



Medical Mandates

by: DocJess
Thu Jun 11, 2009 at 10:00:00 AM EDT

If you're not familiar with the term "medical mandates" you will be soon. The mandate would require all Americans to buy health insurance. The caveats are that if you are too "rich" for Medicaid, and too young and able for Medicare, you would receive some funding to help offset your costs. The mandates would also cover business over a certain size, requiring them to provide health insurance for their employees, potentially without the current tax break.

In general, when discussed, people talk about subsidies given to people who live at up to 200% of the poverty rate. So, here are the 2009 Federal poverty guidelines.

The 2009 Poverty Guidelines for the 48 Contiguous States and the District of Columbia		2009 Poverty Guidelines for Alaska		2009 Poverty Guidelines for Hawaii	
Persons in family	Poverty guideline	Persons in family	Poverty guideline	Persons in family	Poverty guideline
1	\$10,830	1	\$13,530	1	\$12,460
2	14,570	2	18,210	2	16,760
3	18,310	3	22,890	3	21,060
4	22,050	4	27,570	4	25,360
5	25,790	5	32,250	5	29,660
6	29,530	6	36,930	6	33,960
7	33,270	7	41,610	7	38,260
8	37,010	8	46,290	8	42,560

For families with more than 8 persons, add \$3,740 for each additional person. For families with more than 8 persons, add \$4,680 for each additional person. For families with more than 8 persons, add \$4,300 for each additional person.

SOURCE: Federal Register, Vol. 74, No. 14, January 23, 2009, pp. 4199-4201

For a family of 4, 200% of the poverty rate is approximately equal to the median family income. (There is disagreement on how much the median family income is, but most estimates come in between \$40,000 and \$50,000. More for whites and Asians, less for Hispanics and African-Americans.) Still, you get the idea.

Are mandates a good idea? Those who say "yes" say that they are necessary because this way everyone pays for health care, instead of the insured and the government paying the cost for the uninsured. It's not just the poor, or almost poor, who don't have health insurance. A lot of people who are young and healthy don't have health insurance because they think they don't need it. A lot of people who are middle aged don't have health insurance because they can afford it, but choose to not buy it. When something happens to any uninsured person, even something accident-related, like a broken leg, that person will end up getting treatment, and if they cannot pay the bill, it is basically absorbed by the treating facility and passed along in the form of higher prices for care and insurance to everyone else. If not, the facility closes, as many hospitals have done in the past several years.

Another rationale for a health insurance mandate is that other types of insurance are required (auto, home, many business insurances): why is health insurance virtually the only major type of insurance **not** mandated?

Further, with mandates come the legal obligation of health insurance companies to extend policies to people who cannot get them now because of pre-existing conditions. Thus, many people who currently want insurance but cannot buy it will be able to.

The rationale from the right against mandates has to do with personal responsibility and the ability to make one's own choices. There are other arguments, but I'm not all that clear on them. Next Wednesday, however, I will be attending the Cato Institute Conference on Health Care, which includes a session on mandates, and I promise to take good notes.

DocJess :: Medical Mandates

Tags: Health Care, (All Tags)

Print Friendly View Send As Email

Medical Mandates | 0 comments

Advertise on DCW



Menu

Username:

Password:

Submit

Forget your username or password?

Make a New Account
Currently 1 user(s) logged on.

Donate to DCW

Make A Donation



Subscribe to Posts



DemConWatch on Twitter

243

