

## Sundays with Mr. Will: Countdown to Obamacare's Destruction



by  
**MATT VESPA**

Bio

January 20, 2013 - 1:54 pm



When the Supreme Court decided to uphold the constitutionality of Obamacare last June, conservative commentator George Will became the target of Mark Levin's rage, when **he wrote**:

Conservatives **won a substantial victory** Thursday. The physics of American politics — actions provoking reactions — continues to move the crucial debate, about the nature of the American regime, toward conservatism. Chief Justice **John G. Roberts Jr.** has served this cause.

The health-care legislation's expansion of the federal government's purview has improved our civic health by rekindling interest in what this expansion threatens — the Framers' design for limited government. Conservatives distraught about the **survival of the individual mandate** are missing the considerable consolation prize they won when the Supreme Court rejected a constitutional rationale for the mandate — Congress's rationale — that was pregnant with rampant statism.

Levin rebuffed such observations, and **said that** this is "the dumbest George Will article, certainly among them, that I have ever read" Jeff Poor of The Daily Caller, who penned this story, added that Levin said

...conservatives are so used to losing — particularly conservatives inside the beltway that have been here for decades — then when we really, really lose, they claim that we've won. I don't know if this is a psychological thing — I don't know.

[...]

Well gee, they might as well start rounding us up because that will rekindle the effort that the framers started, too," Levin declared. "This is so asinine that I'm stunned. This is as stunning to me as the John Roberts opinion."

However, in Will's **January 18 piece**, he noted that Chief Justice Roberts may have sealed the bill's fate into the ash heap of history. Citing Thomas A. Lambert's piece on Cato's Regulation, Will wrote that the problems will come between the "community rating" and "guaranteed issue" provisions in ACA.

**The former** forbids insurance companies from denying coverage because of a person's preexisting health condition. The latter, says Lambert, requires insurers to price premiums "solely on the basis of age, smoker status, and geographic area, without charging higher premiums to sick people or those susceptible to sickness."

The point of the penalty to enforce the mandate was to prevent healthy people — particularly healthy young people — from declining to purchase insurance, or dropping their insurance, which would leave an insured pool of mostly old and infirm people. This would cause the cost of insurance premiums to soar, making it more and more sensible for the healthy to pay the ACA tax, which is much less than the price of insurance.

Roberts noted that a person earning \$35,000 a year would pay a \$60 monthly tax and someone earning \$100,000 would pay \$200. But the cost of a qualifying insurance policy is projected to be \$400 a month. Clearly, it would be sensible to pay \$60 or \$200 rather than \$400, because if one becomes ill, "guaranteed issue" assures coverage and "community rating" means that one's illness will not result in higher insurance rates.

Alas, we see liberal dynamics at work. They create a bill that puts the "tax" so low that no one will be forced to buy health insurance. This comically undercuts the whole goal of not having elderly and patients that are highly susceptibility to illness dominating the insurance market, which drives up premiums.

Congress can't increase the "tax," for the purpose of keeping ACA intact. In fact, it must be kept at its current rates since Chief Justice Roberts said, "by statute, it can never be

more.” The only way to keep the tax constitutional is to make it as least effective as possible, thereby, making the entire bill virtually dysfunctional.

It comes down to control. Pick any issue on the table – gun control, green energy, taxes, and health care – liberals are only set on centralizing more power in Washington. To make matters worse, they’re hyper-emotionalism incentivizes them to pursue legislation that satisfies their ideological appetites, rather than making decisions that are what’s best for the country. Will says that since liberals are:

unable to increase penalties substantially, Congress, in the context of “guaranteed issue” and “community rating,” has only one way to induce healthy people to purchase insurance. **This is by the hugely expensive process of increasing premium subsidies enough to make negligible the difference between the cost of insurance to purchasers and the penalty for not purchasing.** Republicans will ferociously resist exacerbating the nation’s financial crisis in order to rescue the ACA.

So, it’s the same as it ever was in liberal America.