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### COMMENTARY: No, We Can't! Just Say No to Obamacare

By Tom Proebsting  
Special to Huntingtonnews.net

After I let my senators and congressman know of my opinion on Obamacare I received an e-mail from Senator Clair McCaskill (D-MO). She was nice enough to take the time to explain her side of the issue. Her views repeated the typical Democratic Party point of view.

The following is an e-mail I sent to Senator McCaskill further emphasizing my take on Obamacare.

Dear Senator McCaskill,

Thank you for your prompt reply regarding health care reform. I welcome the opportunity to further explain my side of an issue which could be voted on by the House as early as this coming week.

We are in total agreement that health care is badly in need of reform. However, the plan the House is currently considering is not the answer. I have not read the proposed legislature; I prefer to leave that to free market advocates with advanced finance degrees.

The experts at the Heritage Foundation and the Cato Institute report that the current health care reform legislature proposes wage and price control on medical devices, prescription drugs, and costly insurance plans. Richard Nixon attempted wage and price controls in 1971 to curb inflation, but his attempt was a monumental failure. Inflation worsened. It went from under 4% in 1972 to about 15% in 1980.

The Senate bill would offer a mandate for young workers to pay for rather than opting to pay for more expensive insurance premiums. This would rock the insurance industry by leaving the sick and the elderly to pay for premiums, and driving up the price of premiums, and further discouraging young and healthy workers from obtaining health care.

The proposal requires an excise tax on costly insurance plans, a federally-defined minimum medical-loss ratio, and federally-defined required benefits. This combination could easily drive the private insurers out of business if they cannot meet the requirements. Also, the surviving big insurers, carrying the resulting cost load, could become recipients of taxpayer bailouts.

The Senate bill requires the Office of Personnel Management to run health plans in the state exchanges to compete against private insurers. The government competition could hurt the private insurers badly, forcing more taxpayer bailouts.

The Senate bill offers more assistance to unmarried couples than it does to the married. Strange social policy.

The legislation will add to the budget deficit as the proposal is based on budgetary slight-of-hand and hidden costs. There won't be any savings for workers.

The plan would cause increased costs for an employer to hire low-income workers as their health costs would dwarf that of higher-income workers.

Discrimination against hiring poor workers would result and increase. Cheaper insurance premiums would be available to precious few of the nation's workers who fall within the eligible income bracket. There would be disparate federal assistance in the Land of Plenty.

Families' health benefits would be taxed, further hurting the consumer. Plus, the Senate bill would impose several new punitive taxes on Americans of various financial backgrounds.

The solution is free market ideas. Health insurance premiums may be lowered by allowing insurance companies to compete on an interstate basis.

Another idea is an insurance pool for groups of workers. Still another brainstorm is to allow workers to set up a private health fund, patterned after Individual Retirement Accounts.

Involving the Federal Government in health insurance reform will lead to increased taxes, a higher budget deficit, higher insurance premiums, and a measured decrease in the quality of our health care. Who wants to go through the dozen years of school and training to become a doctor if the system stymies individual motivation? Who wants to become a doctor when you realize you won't be making a decent income for your expertise?

Why would any logical American want the Federal Government to be intimately involved with health care, the most personal aspect of a person's life? Look how the government fouled up the Post Office, Amtrak, Social Security, Medicare, and Medicaid.

Reasonable Americans wish for smaller Federal Government, lower taxes, and the opportunity to realize the American Dream. No self-respecting worker wants the equivalent of Medicaid.

FDR's New Deal and LBJ's Great Society caused many Americans to give up, become lazy, and to suck on the government's giant teat. The Senate health care reform proposal would lead to nationalized health insurance for all. This is not something America wants.

Americans have broadcast their wants in the Tea Parties and the Town Hall meetings. The Democratic politicians had better listen to them, discard nationalized health insurance, and get out of their way.

If they dont, see happens in the 2012 elections.

And the 2012 elections.

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The Democrats had better awaken out of their slumber.

Thank you.

Sincerely,

Tom Proebsting

Contact your senators and congressman and tell them what you think of Obamacare. Act now before it's too late.

Tom Proebsting is a writer living in Missouri. He may be contacted at [proebstingt@gmail.com](mailto:proebstingt@gmail.com) or at <http://thulesociety.blogspot.com>.

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