

PRIVATE HEALTH INSURANCE TO BE ILLEGAL UNDER OBAMA HEALTH PLAN

Hasn't President Obama repeatedly promised that under his proposed health care program, all Americans would still have the right to choose or stay in their private insurance plans if they wanted to?

Didn't the Democratic leadership in congress tell us that their proposed health plan was supposed to be the ideal legislation for the "Health Care for All Americans" and that it would still give us a choice?

Well guess what? President Obama and the Democrats have lied to us again.

You have only to take a look at Page 16 of the 1,018 page proposed health plan for America and you will see that there is a provision in this proposed legislation that will eventually make individual private medical insurance illegal. That is correct. The private health insurance that many Americans enjoy today, will be illegal for their children and grandchildren under the proposed Obama plan.

When I first read the paragraph on July 15th, I thought that I surely must be mistaken. Maybe I was misreading the words. Can it be that once again, President Obama and the radical Democrats currently in control of the congress, have promised us one thing and are giving us the exact opposite again?

The answer is YES!

As you can see for yourself, the provision on page 16 clearly shows that their plan is to definitely make private individual health insurance illegal. Here's how they intend to do it. Under the new federal government's Politburo's NewSpeak header of "Protecting The Choice To Keep Current Coverage," the "Limitation On New Enrollment" section of the bill clearly states:

- "Except as provided in this paragraph, the individual health insurance issuer offering such coverage does not enroll any individual in such coverage if the first effective date of coverage is on or after the first day" of the year the legislation becomes law.

This means that no new policies can be written by private insurers after the date the legislation becomes effective.

So my fellow Americans, we will still be able to keep our current coverage, just as our socialist government leaders have promised, but here is how most Americans will eventually lose their private health insurance:

1. Those who currently have private individual coverage won't be able to change it, and
2. Those who leave a company to work for themselves will no longer be able to buy individual plans from private health insurance carriers.

For years, opponents of the 'public option plan' have warned that if the government gets into the business of offering subsidized health insurance coverage, the private insurance market will wither away and die because they can't compete with mandatory government subsidized plans. Employers, who now provide health insurance to their employees, including big corporations like Wal-Mart, will gladly give up their private plans because the public option plan will be 30% to 40% cheaper for them, courtesy of you and me, the American taxpayer.

In April of 2009, the nonpartisan Lewin Group estimated that 120 million or more Americans could lose their current employer provided group coverage at work and will have no choice but to end up in the government run socialized health program. That would leave private health insurance companies with less than 50 million potential health insurance customers, which would not be large enough to sustain the private health insurance market. This bill, if signed into law, will kill the market for private individual coverage because it does not allow any new policies to be written after the public option becomes law. Eventually, as more and more Americans are forced into the public option against their will, the private health insurance market will just wither away and die.

The legislation is also designed to finish off private health savings accounts, a goal that the Democrats in congress have had for years. They want to destroy this alternative because no other program gives individual Americans more control over their medical care, and gives the government less control, than these types of accounts. With Health Saving Accounts effectively made illegal under the proposed legislation, one of the key obstacles to the American socialists' expansion of the American welfare state will be overcome.

The dangers of the proposed 'public option' is that it will not be a real option for many Americans, but rather a government mandate for buying government designed care. Freedom loving Americans should be outraged at this advance of government imposed tyranny at the hands of our elected officials.

There is no constitutional authority for the federal government to outlaw private markets in which American citizens voluntarily participate. The Politburo in our current federal government should not be proposing and passing legislation designed to destroy private business opportunities in America. It should be proposing and passing legislation that is designed to create private business opportunities.

It has taken a review of just a few pages of this proposed legislation to determine that this is a clear attempt to grow not only the size of our government, but to increase the government's control over our everyday lives. Imagine how many more attacks on our freedoms and liberties will be found in the entire document. Let's hope that our elected officials actually read this bill before they vote on it.

Remember that we cannot fully enjoy our freedoms and liberties in America unless our government is limited. As our government grows and becomes more intrusive, it is our freedoms and liberties that are becoming limited! The Obama Health Plan is definitely another attack on our freedoms and liberties.

John Wallace

www.4FLS.com