10 Reasons Not to Enroll in Obamacare

1. Obamacare coverage is a government program; not private insurance.
2. It’s “a second Medicaid-style program,” said former CBO director Douglas Holtz-Eakin.¹
3. The Affordable Care Act (ACA) exchanges facilitate redistribution of American’s wages.²
4. User fees added to premiums fund operations of ‘command and control’ exchanges.³
5. ACA exchanges may automatically enroll you in Medicaid.⁴
6. If you underestimate your income, the IRS can ‘claw back’ subsidies you received.
7. Your choices are limited, as a result of “narrow networks” of doctors and hospitals.
8. Federal law and most states no longer penalize you for refusing to buy insurance.⁵
9. Health care sharing is a more affordable, cash-based option for coverage.
10. The federal exchange database (“Health Insurance Exchange Program” System of Records) collects, stores and shares private information from all enrollees.⁶

¹ “No Matter Who Wins, There’s Still a Healthcare Cost Crisis,” Reihan Salam, Reuters, 10/1/2012.
⁵ “ACA Individual Mandate Penalty Reduced to $0 in 2019,” PayChex, 5/1/2018.
⁶ “Privacy Impact Assessment” (P-5453163-100531), Dept. of Health and Human Services, 11/16/2016.