Only Wants Obamacare If Someone Else Pays

Marta Chapman enrolled in Obamacare and then lost her entire $850 tax refund because she had to pay back part of her premium subsidy. She told The Wall Street Journal that if she’d known she would lose her tax refund she would never have enrolled. After she lost her refund, she cancelled her Obamacare coverage. She says she’ll use a low-cost community center for future care.

She had planned to use the tax refund to pay off her copayments and then put the rest in an emergency fund. By her actions, it appears that she was OK with someone else paying for her coverage, but if she had to pay for it herself, coverage wasn’t worth the cost.