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**Obamacare Failure #4 Penalties**

Today I continue the list of Obamacare Implementation Failures. Failure #4 is a federal computer system problem that will limit penalties that the law says insurers may charge smokers. The Associated Press says a fix to the problem will take at least a year.

Thus the administration is encouraging health insurers to charge every smoker the same penalty regardless of the age, and regardless of the law. That means the penalties could be huge or small. One expert thinks they’ll charge huge penalties across the board. Bottomline? A law that cannot be implemented is a law that should be repealed. I’ve described four failures. What will be number five?