

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.

² "Democratic Senator: Health Care Law to Address 'Mal-Distribution of Income,'" Fox News, 3/27/ 2010.

³ "Overview of Health Insurance Exchanges," Vanessa C. Forsberg, Congressional Research Service, 6/20/2018.

⁴ "Some Shocked by Estate Claims After Joining Medicaid via MNsure," John Lundy, Pioneer Press, 2/15/2016.

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.