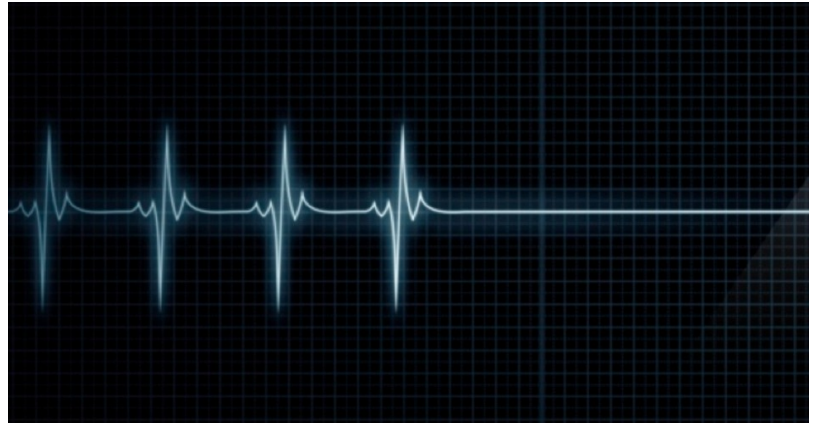




## Too Late to Buy Health Insurance in 2014 for Most, Thanks to ObamaCare

The implementation of the new healthcare law has brought with it quite a number of unpleasant surprises for those who ignored warnings by ObamaCare critics, including increased costs, less choice, and for many, the loss of their current health plans and physicians. Adding to this list is the latest development: Consumers — including those outside the healthcare exchanges — will be unable to purchase health insurance from now until the next enrollment period, which begins January 1, 2015.



John Divito, president of Flexbenefit, states, “It’s all closed down. You cannot buy a policy that is a qualified policy for the purpose of the ACA (Affordable Care Act) until next year on January 1.”

According to Fox News, this requirement will leave tens of millions of people out of the health insurance market for the rest of the year, with only a few exceptions, such as qualifying events that include marriage, divorce, the birth of a child, or loss of employment.

“Only about one in four subsidy-eligible people signed up for health insurance,” reports Robert Laszewski of Health Policy Associates. “That means about 13 million subsidy-eligible people have not yet signed up for health insurance.”

John Goodman of the National Center for Policy Analysis notes the irony:

People are not going to be able to buy individual and family policies, and that’s part of ObamaCare. And what makes it so surprising is the whole point of ObamaCare was to encourage people to get insurance, and now the market has been completely closed down for the next seven months.

It’s worth mentioning that this is no accident, of course, since those who are without health insurance will have to pay a government penalty, or “tax” as determined by the U.S. Supreme Court in perhaps one of the most blatant examples of disregard for the Constitution seen in that court to date.

“The individual mandate cannot be upheld as an exercise of Congress’s power under the Commerce Clause,” Chief Justice Roberts wrote in that shocking opinion. “That Clause authorizes Congress to regulate interstate commerce, not to order individuals to engage in it. In this case, however, it is reasonable to construe what Congress has done as increasing taxes on those who have a certain amount of income, but choose to go without health insurance. Such legislation is within Congress’s power to tax.”

The revenue accrued from those penalties resulting from the law’s “individual mandate” is a vital element in the financing of the law. The law’s authors recognized that by forcing Americans into healthcare, they may keep prices reasonable for some, seemingly forgetting, or simply not caring, that it will cause astronomical prices for many others.

The *Huffington Post* reports that Americans who are without coverage for more than three months this



Written by [Raven Clabough](#) on April 9, 2014

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year will owe the IRS money for each additional month they are uninsured when they file their taxes next year. The minimum payment is \$95 for each adult in the household and \$47.50 for each child under 18. That amount is capped at \$285.

However, it is more complicated than that. The *Post* notes:

Most taxpayers subject to the penalty will owe more than that, though. Under the law, the amount is the higher of \$95 or 1 percent of household income minus the first \$10,150 for a single person or \$20,300 for a married couple filing jointly. So a married couple with two minor children and \$50,000 in taxable income would owe \$297, according to a calculator created by the Tax Policy Center at the Brookings Institution.

It seems it matters not in what position Americans find themselves when it comes to health insurance. Either they pay a significant penalty (which will only increase as years pass), or they pay significantly higher health insurance costs.

It is too late for most taxpayers to make a choice for 2014, but they have seven months to decide which of the two evils they will select in 2015.



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