

Bug-Out of Obamacare Before It's too Late

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Obamacare has become one of the defining political travesties of our time. Ever since the federal insurance exchange was scheduled to open, all of the predictions that conservative pundits have been making about it have been coming to pass. There is no way to describe the problems with Obamacare, other than to say that it has been a total and complete disaster.

Even President Obama has had to recognize the disaster that it is, although he won't say so publicly. He won't allow a repeal of it, as it is his signature legislation; but he's been reacting to the problems with Obamacare on an almost daily basis.

To date, the president has unilaterally made 38 separate changes and delays to Obamacare, not counting the thousands of pages of regulations that the Department of Health and Human Services and the IRS have made to it.

Most of Obama's changes to Obamacare have been in the form of delays. He's made those delays for purely political purposes, as a means of getting some of the pressure off of himself and the Democrat party for all of the problems that Obamacare is causing.

Now he's trying to delay some parts of the implementation until after the 2014 midterm elections and other parts until after the 2016 presidential elections. The thinking seems to be that by delaying it, Democrats can keep more seats in the Senate, as well as possibly winning the 2016 presidential race.

There are those who are saying that Obamacare was never intended to work; and there is evidence to back that possibility up. If that's the truth, then Obamacare was merely intended to provide a bridge to a one-payer system; which is a fancy name for socialized medicine.

Unfortunately for Obama but fortunately for us, the Democrats lost control of the house, so they can't shove that legislation down our collective throats.

To Buy or Not to Buy Insurance?

Millions are flocking to avoid registering for Obamacare. No matter what numbers you use, Obamacare has been spectacularly unsuccessful in accomplishing its stated purpose, insuring the uninsured. Although the government statistics are intentionally unclear, the biggest possible gain they can claim is one million more people being insured than there were before. Of course, that includes illegal aliens and doesn't respond to the problem of people who lost their health insurance.

Numerous surveys are showing that many people prefer being uninsured and paying the government penalty, over paying for Obamacare and becoming trapped in their system. Once again, figures are unclear, but it is clear that several million people who have lost their insurance have decided to go without. This number will probably increase, when the employer mandate finally kicks in.

Choosing to not buy insurance may be the smartest decision any of us can make. While there are risks associated with that, at least we're not putting ourselves in the hands of the death panel. Nor are we having to pay those huge premiums and even larger deductibles. The penalty is much cheaper.

The good news is that one of Obama's most recent changes may work to all our benefits. He has unilaterally loosened the requirements for people to get a hardship waiver for buying Obamacare. In other words, according to these new looser requirements, you can opt out of Obamacare, without having to pay the penalty.

These new "hardship categories" make it possible for almost anyone to get out of signing up for Obamacare. They all have special requirements, but some are requirements that pretty much anyone can manage to create for themselves. Take a look at these:

- You received a shut-off notice from a utility company.
- You recently experienced domestic violence.
- You recently experienced the death of a close family member.
- You filed for bankruptcy in the last six months.
- You had medical expenses you couldn't pay in the last 24 months.
- You received a notice saying that your current health insurance plan is being cancelled, and you consider the other plans available unaffordable.

Those aren't all of the possible hardships that will qualify you for exemption, just a few; there are 14 in all. I mention those because they are common ones to encounter. Of them, I especially like the first one. With the right planning, pretty much everyone can use that one.

So, hypothetically, anyone can refuse to pay their utility bill on time, and they'll receive a shut-off notice (which is number 3 on the government list) and then use it to prove that they are a hardship case.

The "Application for Exemption from the Shared Responsibility Payment for Individuals who Experience Hardships" is available at:

<http://marketplace.cms.gov/getofficialresources/publications-and-articles/hardship-exemption.pdf>

. That's it.

Besides not having to pay the premiums, the other really nice thing about this is that it keeps you out of the Obamacare database. Considering that Obamacare now has physicians asking questions about whether or not you have firearms in the home, it seems to me like that's one more government database that it would be a good idea to stay out of.

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