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ALERT BULLETIN: What does *YOUR* future hold?

ObamaCare perspectives

What court's health-care ruling means for you

June 28, 2012, 1:16 p.m. EDT

By Andrea Coombes, MarketWatch (San Francisco/Reuters)

http://www.marketwatch.com/story/what-courts-health-care-ruling-means-for-you-2012-06-28?siteid=nwhpf

"The end result is everybody's happy because everybody can get health insurance [but] who's going to pay for it? That's the big question," said Keith McCurdy, a New York-based partner with law firm Fox Rothschild, which works with employers on their benefits plans.

"In the past year, insurance premiums went up to begin covering some of the requirements of health-care reform. As more of those requirements develop, the cost of insurance will continue to go up," he said.

The law's provisions are "a new factor in the health-care marketplace that we don't have today that will curb health-care costs," she said. Moreover, she [Karen Pollitz, a senior fellow at the nonpartisan Kaiser Family Foundation] added, "A lot of why heath-care costs go up is because we can do more things. People don't die of stuff that used to take us out a generation ago."

The health law limits the items covered by the pretax flexible-spending accounts people tap to pay for medical expenses-requiring a doctor's prescription for more items-and, starting in 2013, the law will make it more difficult for some taxpayers to deduct medical expenses (hiking the threshold from 7.5% of adjusted gross income to 10%).

There's also a tax hike, slated to start in 2018, on the value of employer-based health-insurance plans that are deemed more generous than most, so-called "Cadillac" plans.

OUTSIDE THE BOXArchives|Email alerts

June 27, 2012, 1:49 p.m. EDT

Supreme Court: Does the health-care overhaul matter?

By Carrie Nixon and Carson Porter

http://www.marketwatch.com/story/does-the-health-care-overhaul-matter-2012-06-27

… The train has left the station. Everyone from providers to insurers to consumers of health care understands that we have been operating under a system where there is no correlation between the cost of medical services and the quality of patient outcomes; the most expensive diagnostic or treatment options are often unnecessary or ineffective, but they are ordered regardless.

While the average consumer may not fully recognize the crisis we are facing, the private sector knows all too well that the sharp escalation of health care costs is unsustainable and could bring the entire system crashing down.

Individual mandate upheld: What does that mean for you and your health?

By Loren Grush
Published June 28, 2012
FoxNews.com
Read more: http://www.foxnews.com/health/2012/06/28/individual-mandate-upheld-what-does-that-mean-for-and-your-health/#ixzz1z71RAiFh

Now that the Supreme Court has upheld the individual mandate clause of the Affordable Care Act (ACA), what does that mean for you as a patient?

While not validated under the commerce clause - the part of the Constitution that grants Congress the power to regulate commerce among the States, the Supreme Court has ruled that the mandate is constitutional under the government's power to tax the population. According to the mandate, individuals will be required to purchase health insurance regardless of their situation. Those who fail to purchase insurance will face the risk of paying a financial penalty.

The ACA - more commonly referred to as Obamacare - has many more provisions that will go into effect along with the mandate over the next decade. While you may not see the changes overnight, within the next five to 10 years, your experience with your health insurance and your doctor will start to change.

Here are the changes you can expect to happen within the next decade:

You have to pay

If you are not paying for insurance through your employer or out of pocket, you will soon be required to purchase health care coverage no matter what.
"You will be required to purchase insurance through an exchange or otherwise, assuming you have the means to do so," Dr. Joseph Piemont, chief operating officer for Carolinas Healthcare System, told FoxNews.com. "If not, it appears there will be a variety of levels of government subsidy to allow you to buy that insurance."

However, another expert told FoxNews.com that the consequences of not purchasing health insurance will be much more severe.

"You pay the penalty and if you don't pay the fine, you risk jail," Dr. Elizabeth Vliet, founder of HER Place: Health Enhancement Renewal for Women, Inc. in Tucson, Ariz., told FoxNews.com. "The penalty is going to be managed through the IRS. You have all of the same powers that the IRS currently has to attach your property for unpaid taxes. It's truly draconian in what is being proposed and what has been passed in the law."

Insurance plans

According to Piemont, patients can hope to see more basic options when it comes to choosing their health insurance. Most likely, there will be fewer plans that cover more and more diseases and conditions - a move that is meant to allow as little discrimination as possible.

"There will be a really broad range of coverage options that haven't existed before," Piemont said. "What you would probably see is perhaps a narrowing of the types of benefit plans and designs that might be available in order to underpin this large scale initiative," Piemont said. "There's a desire not to only expand coverage, but that there are basic benefits and uniformity there."

However, Vliet, noted that while streamlining coverage may sound more efficient, it ultimately means patients will be paying for coverage they do not need.

"They won't have a lot of choice of what plan to buy because the government is mandating what coverage will be approved," Vliet said. "It's going to cost more, so we're looking at health insurance premiums being quite a bit more expensive because of all the mandated coverage.

"For example, mandating fertility treatment as they do in plans in my state is rather stupid when I'm a menopausal woman and can't get pregnant anyway," Vliet added. "So I have to buy a plan that covers fertility treatment when it does nothing for me."

Changes in costs

As to how much you will pay for health care premiums, Mike Thompson, a principal in human resource services practice of PwC, said that for the majority of Americans receiving health insurance at their jobs, not much will change.

"People who are currently getting health care through employers - this will not have a big material impact," Thompson told FoxNews.com. "What we know is that most employers will continue to offer coverage and offer on a subsidized basis. They'll keep moving towards more consumer directive type plans. All those trends will continue, and it's really independent of health reform."

However, there is a broad middle class group of people that will be directly affected by the changes in terms of how much they will pay for the insurance premiums.

"There's a group of people - those who make up to four times the poverty level, and for a family of four, that's up $90,000 in income," Thompson said. "Anybody in that range, between those eligible for Medicaid and those up to 400 percent above the poverty level - what they pay for coverage will not be based on cost of coverage but their incomes.

"Finally the group that is making above 400 percent of the poverty level and not eligible for subsidies and exchanges," Thompson continued. "If they don't have coverage through their employer, they have the option to buy health care, but they have to pay the full premiums.

"So the more money you make, the more you end up paying for the same coverage."

Your medical records

Another change that will eventually go into effect is the government's ability to seize your medical records. In order to make information more readily available for doctors during their appointments, the government hopes to create a national database of every person's medical history.

According to Vliet, this move is a major violation of the 5th Amendment, which prohibits the government from taking private property without just compensation.

"People don't realize that right now - people are the owners of their medical records, and the doctors are their custodians," Vliet said. "When all of these new rules go into effect, everyone will be required to send records to a government database. The biggest thing that patients will have to deal with is that government panels will be deciding their treatment and what's allowed. Not their treatment and not the patient."

Thursday, June 28, 2012
by Mike Adams, the Health Ranger
Editor of NaturalNews.com
http://www.naturalnews.com/036329_Obamacare_Supreme_Court_economic_freedom.html#ixzz1z6w3hEAc

(NaturalNews) Regardless of whether you agree with the fundamentals of Obamacare, the fact that the U.S. Supreme Court has now ruled the federal government has the power to **tax Americans into mandatory purchases of private industry products** means an end to economic freedom in America. Why? Because it hands the federal government the power to force the American people to buy anything the government wants or face **tax penalties** for refusing to do so. It is the equivalent of announcing a federal monopoly over all private purchasing decisions.

"The Affordable Care Act's requirement that certain individuals pay a financial penalty for not obtaining health insurance may reasonably be characterized as a tax," wrote Chief Justice John Roberts, in his majority opinion. "Because the Constitution permits such a tax, it is not our role to forbid it, or to pass upon its wisdom or fairness."

Thus, the government can **force Americans to buy anything it wants** by simply characterizing the forced payment as a "tax."

Abuse of power by the federal government knows no bounds

That's the real kicker in all this: No more opting out of the private purchasing demands of the federal government! **Americans are being pick-pocketed at an alarming rate**, and it's only going to get worse now that this power has been unwisely handed to the federal government by a short-sighted Supreme Court.

Because long after Obama is gone, other Presidents -- from any political party -- **will abuse this precedent** to force Americans into buying any number of products, services, or even intellectual property that we don't want. There is now no limit to what the federal government can force you to buy by calling it a "tax."

Note, carefully, **there is NO LIMIT** to this "taxing" power. If you bring home a monthly paycheck of, for example, $3,000, the U.S. government can now mandate that you spend $2,999 of that on various products and services that it deems you must have "for your own protection." **You no longer control your own take-home pay!** The government can force you to spend it on things you don't want or even need!

America, it seems, is starting to sound a whole lot like England under King George. Soon, we'll be living under our own modern Stamp Act from 1765, which eventually led to the American Revolution. Learn your history! As Wikipedia explains: (http://en.wikipedia.org/wiki/Stamp_Act_1765)

The Stamp Act 1765 (short title Duties in American Colonies Act 1765; 5 George III, c. 12) was a direct tax imposed by the British Parliament specifically on the colonies of British America. The act required that many printed materials in the colonies be produced on stamped paper produced in London, carrying an embossed revenue stamp. These printed materials were legal documents, magazines, newspapers and many other types of paper used throughout the colonies. Like previous taxes, the stamp tax had to be paid in valid British currency, not in colonial paper money. The purpose of the tax was to help pay for troops stationed in North America after the British victory in the Seven Years' War. The British government felt that the colonies were the primary beneficiaries of this military *presence, and should pay at least a portion of the expense.*

The Stamp Act met great resistance in the colonies. The colonies sent no representatives to Parliament, and therefore had no influence over what taxes were raised, how they were levied, or how they would be spent. Many colonists considered it a violation of their rights as Englishmen to be taxed without their consent -- consent that only the colonial legislatures could grant. Colonial assemblies sent petitions and protests. The Stamp Act Congress held in New York City, reflecting the first significant joint colonial response to any British measure, also petitioned Parliament and the King. Local protest groups, led by colonial merchants and landowners, established connections through correspondence that created a loose coalition that extended from New England to Georgia. Protests and demonstrations initiated by the Sons of Liberty often turned violent and destructive as the masses became involved. Very soon all stamp tax distributors were intimidated into resigning their commissions, and the tax was never effectively collected.

Opposition to the Stamp Act was not limited to the colonies. British merchants and manufacturers, whose exports to the colonies were threatened by colonial economic problems exacerbated by the tax, also pressured Parliament. The Act was repealed on March 18, 1766 as a matter of expedience, but Parliament affirmed its power to legislate for the colonies "in all cases whatsoever" by also passing the Declaratory Act. There followed a series of new taxes and regulations, likewise opposed by the colonists.

The episode played a major role in defining the grievances and enabling the organized colonial resistance that led to the American Revolution in 1775.

Learn more: http://www.naturalnews.com/036329_Obamacare_Supreme_Court_economic_freedom.html#ixzz1z6vqBsZn

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Texas Fun Fact: Which Texas Revolution battle featured a cannon with the words "Come and Take It" on the flag?
Gonzalez - the cannon was only 21 inches!

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