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HEALTHCARE OR WELFARE - OBAMACARE IS ANYONE'S GUESS?
The 20 Deadly Sins Of ObamaCare

August 23, 2010

I am back after taking the summer off — and Holy Crap - things are looking bleak. Rather than express my personal position on Obamacare, I will rely completely on the resolution as signed into law, as it speaks for itself (see below).

PERSONAL NOTE:

Since my last article, my eclectic, eccentric, and beloved Mother Sharron died at the young age of 69 - leaving a void in my soul that can best be described as tragic and sad. Mixed with my feelings of loss, comes a sense of relief — not for me, but for my Mother, she was tired and it was her time. I was with her two days before she died and was reminded that quality of life is a gift we often over look.

Her death was sudden but not a surprise as her physical health had been in question for some time, while her spiritual peace of mind never fully recovered after the death of my younger brother Andy back in 1989. I chose to not attend a memorial service held for her in Los Angeles, I recall the words of my favorite author F. Scott Fitzgerald who penned the following words in chapter 9 of The Great Gatsby - "Let us learn to show love for a person when they are alive and not after they are dead" — so goodbye Mom and I will see you on the flip side, I love you.

A lot has happened in the past few months since I penned my last article, allow me to list just a hand full of the choice nuggets:

(1) Obama - "Things could be worse" - President Barack Obama, who rocketed to the White House promising "change you can believe in," dropped this little gem on the American people during a press conference, when even he looked around at the mess we are in and said "what the F_ _ _?" I have been writing for and handling politicians for most of my adult life and political studies 101 states the following — you never say "things could be worse?"



(2) Some asshole bought Roy Rogers' horse Trigger - Both new owner and horse are quite happy together. Trigger has a new home — the movie horse once owned by Western star Roy Rogers. Trigger was put up for auction at Christie's in New York, with an auctioneer calling it the "most colorful, emotional and sentimental" sale she's experienced in her 20 years with the firm. The hall was packed, with many of the bidders wearing Western attire and cowboy boots. There were even some tears. The horse came from the now-closed Roy Rogers and Dale Evans Museum in Branson, Mo. Old Trigger fetched more than expected, the stuffed horse went for \$266,500.

(3) France declares war against al-Qaida in July. Gee, thank you France - always late to the ball, that is when you are not surrendering.

(4) July was the deadliest month in Afghan war for US - The war in Afghanistan has reached its bloodiest point yet for American soldiers in nine years of fighting. Coalition and Afghan officials contend the record number of U.S. soldier deaths during July, 66, surpassing the previous monthly record of 60 during June, shouldn't be viewed as an indicator the war is going badly. Yeah, tell that to the families of the dead soldiers. **(PLEASE SEE MY ARTICLE ABOUT AFGHANISTAN FROM NOVEMBER 2009 IN THE DCBULL ARCHIVES)**

(4) Obama finally caves and offers \$600M for border security - After a major political coup, Arizona Governor Jan Brewer should receive the award for best bully award for forcing the President to finance a better border operation for illegal immigration. When the Governor originally asked for \$250M for border enforcement from the Obama administration she was flat out turned down. So this dear lady took matters in to her own hands where the Arizona law requires immigrants in the state to carry documents verifying their immigration status and requires police officers to question a person about his or her immigration status during a "lawful stop" if there is "reasonable suspicion" that person may be in the country illegally. Well hell, we all agree this is not a good step and flies in the face of human rights, or does it? As a result of this pending bill, the President has now pledged over \$600M for border patrol which is more than twice what Arizona was originally seeking. So well done Governor Brewer and maybe we can go to Vegas soon and hit the Poker tables.

(5) Growing numbers call Obama a Muslim - I have no comment about this as it does not matter who he worships or does not worship as the case may be, he is a weak leader.

(6) 6 in 10 oppose war in Afghanistan - (PLEASE SEE MY ARTICLE ABOUT AFGHANISTAN FROM NOVEMBER 2009 IN THE DCBULL ARCHIVES)

(7) The Moon is shrinking - No seriously, NASA has confirmed that the moon is shrinking - Holy Crap, what else could go wrong?

The 20 Deadly Sins Of ObamaCare



Now that the White House and the Democrats have passed the health care bill, it is worthwhile to take a comprehensive look at the freedoms we will lose.

If you listen to President Obama, the overhaul is supposed to provide us with security. Not true — it will result in skyrocketing insurance costs and physicians leaving the field in droves, making it harder to afford and find medical care. Primary care doctors are already re-tooling their practices in order to stay in business. Benjamin Franklin's adage, "People willing to trade their freedom for temporary security deserve neither and will lose both."

The sections described below are taken from David Hogberg and HR 3590 as agreed to by the Senate and from the reconciliation bill as displayed by the Rules Committee.

- 1.** You are young and don't want health insurance? You are starting up a small business and need to minimize expenses, and one way to do that is to forego health insurance? Tough. You have to pay \$750 annually for the "privilege." (Section 1501)
- 2.** You are young and healthy and want to pay for insurance that reflects that status? Tough. You'll have to pay for premiums that cover not only you, but also the guy who smokes three packs a day, drink a gallon of whiskey and eats chicken fat off the floor. That's because insurance companies will no longer be able to underwrite on the basis of a person's health status. (Section 2701).
- 3.** You would like to pay less in premiums by buying insurance with lifetime or annual limits on coverage? Tough. Health insurers will no longer be able to offer such policies, even if that is what customers prefer. (Section 2711).
- 4.** Think you'd like a policy that is cheaper because it doesn't cover preventive care or requires cost-sharing for such care? Tough. Health insurers will no longer be able to offer policies that do not cover preventive services or offer them with cost-sharing, even if that's what the customer wants. (Section 2712).
- 5.** You are an employer and you would like to offer coverage that doesn't allow your employees' slacker children to stay on the policy until age 26? Tough. (Section 2714).
- 6.** You must buy a policy that covers ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services; chronic disease management; and pediatric services, including oral and vision care. You're a single guy without children? Tough, your policy must cover pediatric services. You're a woman who can't have children? Tough, your policy must cover maternity services. You're a teetotaler? Tough, your policy must cover substance abuse treatment. (Add your own violation of personal freedom here.) (Section 1302).
- 7.** Do you want a plan with lots of cost-sharing and low premiums? Well, the best you can do is a "Bronze plan," which has benefits that provide benefits that are actuarially equivalent to 60% of the full actuarial value of the benefits provided under the plan. Anything lower than that, tough. (Section 1302 (d) (1) (A))
- 8.** You are an employer in the small-group insurance market and you'd like to offer policies with deductibles higher than \$2,000 for individuals and \$4,000 for families? Tough. (Section 1302 (c) (2) (A)).



9. If you are a large employer (defined as at least 50 employees) and you do not want to provide health insurance to your employee, then you will pay a \$750 fine per employee (It could be \$2,000 to \$3,000 under the reconciliation changes). Think you know how to better spend that money? Tough. (Section 1513).

10. You are an employer who offers health flexible spending arrangements and your employees want to deduct more than \$2,500 from their salaries for it? Sorry, can't do that. (Section 9005 (i)).

11. If you are a physician and you don't want the government looking over your shoulder? Tough. The Secretary of Health and Human Services is authorized to use your claims data to issue you reports that measure the resources you use, provide information on the quality of care you provide, and compare the resources you use to those used by other physicians. Of course, this will all be just for informational purposes. It's not like the government will ever use it to intervene in your practice and patients' care. Of course not. (Section 3003 (i))

12. If you are a physician and you want to own your own hospital, you must be an owner and have a "Medicare provider agreement" by the end of 2010. (Dec. 31, 2010 in the reconciliation changes.) If you didn't have those by then, you are out of luck. (Section 6001 (i) (1) (A))

13. If you are a physician owner and you want to expand your hospital? Well, you can't (Section 6001 (i) (1) (B)). Unless, it is located in a county where, over the last five years, population growth has been 150% of what it has been in the state (Section 6601 (i) (3) (E)). And then you cannot increase your capacity by more than 200% (Section 6001 (i) (3) (C)).

14. You are a health insurer and you want to raise premiums to meet costs? Well, if that increase is deemed "unreasonable" by the Secretary of Health and Human Services it will be subject to review and can be denied. (Section 1003)



15. The government will extract a fee of \$2.3 billion annually from the pharmaceutical industry. If you are a pharmaceutical company what you will pay depends on the ratio of the number of brand-name drugs you sell to the total number of brand-name drugs sold in the U.S. So, if you sell 10% of the brand-name drugs in the U.S., what you pay will be 10% multiplied by \$2.3 billion, or \$230,000,000. (Under reconciliation, it starts at \$2.55 billion, jumps to \$3 billion in 2012, then to \$3.5 billion in 2017 and \$4.2 billion in 2018, before settling at \$2.8 billion in 2019 (Section 1404)). Think you, as a pharmaceutical executive, know how to better use that money, say for research and development? Tough. (Section 9008 (b)).

16. The government will extract a fee of \$2 billion annually from medical device makers. If you are a medical device maker what you will pay depends on your share of medical device sales in the U.S. So, if you sell 10% of the medical devices in the U.S., what you pay will be 10% multiplied by \$2 billion, or \$200,000,000. Think you, as a medical device maker, know how to better use that money, say for R&D? Tough. (Section 9009 (b)). The reconciliation package turns that into a 2.9% excise tax for medical device makers. Think you, as a medical device maker, know how to better use that money, say for research and development? Tough. (Section 1405).

17. The government will extract a fee of \$6.7 billion annually from insurance companies. If you are an insurer, what you will pay depends on your share of net premiums plus 200% of your administrative costs. So, if your net premiums and administrative costs are equal to 10% of the total, you will pay 10% of \$6.7 billion, or \$670,000,000. In the reconciliation bill, the fee will start at \$8 billion in 2014, \$11.3 billion in 2015, \$1.9 billion in 2017, and \$14.3 billion in 2018 (Section 1406). Think you, as an insurance executive, know how to better spend that money? Tough.(Section 9010 (b) (1) (A and B)).

18. If an insurance company board or its stockholders think the CEO is worth more than \$500,000 in deferred compensation? Tough.(Section 9014).

19. You will have to pay an additional 0.5% payroll tax on any dollar you make over \$250,000 if you file a joint return and \$200,000 if you file an individual return. What? You think you know how to spend the money you earned better than the government? Tough. (Section 9015).

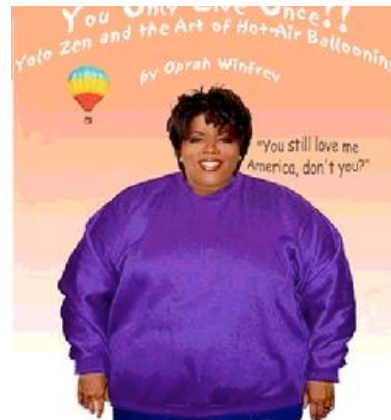
That amount will rise to a 3.8% tax if reconciliation passes. It will also apply to investment income, estates, and trusts. You think you know how to spend the money you earned better than the government? Like you need to ask. (Section 1402).

20. UPDATE: Taxing cosmetic surgery was part of the final bill (section 10907). However, it was replaced by a later section of the bill that taxes tanning salons (section 10907). So, If you get a tan at a tanning salon, you will pay an additional 10% tax. Think you know how to spend that money you earned better than the government? Tough.

years in Politics, it is never my desire to tear down a sitting President nor see them fail, especially as I have helped to seat them in the past, and will do so again in the future.

I feel strongly that President Obama picked the wrong battle at the wrong time. Our nation is crippled right now and slowly dying, health care was not the right issue when 1 in 4 homes is in financial arrears, unemployment is rising daily and we are fighting two wars with many more on the horizon.

And let us not forget that Oprah Winfrey has gained all of her weight back yet again, which makes each of us ask one fundamental question, why Oprah, why?



OprahCare - Does my ass look big?



God Help Us

Bless Mommy & Daddy - Bless The Designated Hitter - Oh Yeah, And Bless The Idiots In Washington DC - but most of all today, bless the good people of Haiti - Amen

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