



Written by [Michael Tennant](#) on May 3, 2010

How to Avoid ObamaCare in Two Easy Steps

Are you without health insurance? Do you resent being forced, under the latest unconstitutional round of federal meddling in the healthcare sector, to purchase insurance? Would you prefer to save your money or sink it into something with real value, such as gold? Believe it or not, under ObamaCare it is possible to do this without penalty.



Here's how:

1. Don't purchase health insurance.
2. Underpay your federal income tax throughout the year so that you aren't owed a refund the following year — and keep doing this for 10 years thereafter.

Now here's why: According to [USA Today](#), the IRS is in charge of collecting the fines on those who don't purchase health insurance — “up to \$695 or 2.5% of their income, whichever is higher” — but it can only do so by withholding the money from a taxpayer's refund. Ergo, no refund, no fine.

The only catch is that the IRS can withhold the money from any refunds for up to 10 years from the year in which the taxpayer reports not having health insurance; so if you choose not to buy insurance in 2015, be sure not to have any refunds coming your way until 2026.

(By the way, if you're concerned that choosing not to buy health insurance will doom you to outrageous medical bills should you require treatment, remember that you can always purchase a policy after you are diagnosed since the law also forbids insurers from refusing potential customers with pre-existing conditions or charging them higher rates. Yes, it's designed to fail. When it does, the politicians will blame the failure on the market and say that since every other avenue except single-payer health insurance has been tried and found wanting, the only possible solution is full-blown socialized medicine. Leftists who support ObamaCare despite the fact that it is a sop to hated corporations may sound crazy, but they're crazy like foxes.)

Although *USA Today*, as a member in good standing of the government-media complex, doesn't see it that way, there is some other potentially good news in its article, to wit: “The law will make it more difficult for the IRS to carry out its primary job of collecting taxes.” Furthermore, it “could also force the IRS to cut back on complex audits of sophisticated tax-avoidance schemes,” and “administering the health care law will strain the IRS' already outdated computer and data-storage systems.” In other words, it just became a little easier to hold onto your hard-earned money because the IRS will be too busy trying to figure out if every taxpayer has ponied up his extortion payment to Big Insurance. It's probably a wash in the end, especially since the Fed will just crank out whatever greenbacks Washington needs anyway (the creation of price inflation), but let's be thankful for small blessings.

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