



Written by [Steven J. DuBord](#) on June 4, 2009

Obama's One-two Punch vs. Health Insurance Choice

Obama had criticized Senator John McCain (R-Ariz.) for proposing the very same thing during the presidential campaign. "For the first time in American history, he wants to tax your health benefits," Obama said in September, according to the *Post*.

"Apparently, Senator McCain doesn't think it's enough that your health premiums have doubled. He thinks you should have to pay taxes on them, too." Now safely ensconced in the White House, apparently the president can finally afford to admit that he either agreed with McCain all along or just happened to change his mind.



The congressional Joint Committee on Taxation has estimated that forcing workers to pay taxes on their health insurance could raise \$246 billion dollars in revenue each year. That's about a quarter of a trillion dollars taken from hard-working taxpayers who are already paying high premiums and dealing with ever-increasing deductibles. No wonder Obama couldn't resist an about face. But one does wonder how the president could even think of asking Americans to bear this burden when they are already being hit hard by the economic downturn, job loss, inflation, fuel costs, etc. One wonders how Obama thinks Americans could help spend America back to prosperity when this tax would take almost \$250 billion out of their wallets and out of the economy in order to feed big government.

But the president wasn't done yet. This quick jab at taxpayers was followed by a roundhouse punch. The *New York Times* [noted also on June 3](#) that President Obama had just announced his openness to "Congressional proposals that would require every American to have health insurance and that would force employers to offer health insurance to their employees."

The *Times* said the president "did not use the terms 'individual mandate' or 'employer mandate,' " because they "suggest a degree of coercion that Democrats try to avoid." Though desiring to avoid the reality of what they are talking about, Democrats in Congress do favor "an individual mandate, with federal subsidies or tax credits to help defray the cost of insurance for people with low or moderate income."

Now the other punch lands. In this hypothetical scenario, the federal government requires everyone to have insurance and employers to provide it. Even though many employers would eliminate jobs because they can't afford to provide the benefits, in the end there would be more people receiving coverage. Recall that this is the same coverage that President Obama has seen fit to consider taxing. How convenient for the government that it could claim to be helping people by requiring every worker to have insurance that the government could then collect taxes on.

Of course, Obama has said there would be exemptions for small businesses and for people who cannot afford coverage, but it is the government that will decide what constitutes a small business and who it thinks can afford to pay for coverage. Most likely so many people would be unable to afford the mandated insurance that the government would have to provide those subsidies and tax credits the



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Democrats favor. Those who can pay for their own coverage will end up paying taxes on it to provide coverage for those who can't pay. There might even be something like the federal government's takeover of GM, only this time it will be a takeover of insurance companies that the government claims it can't allow to fail.

End result: socialized, government-run healthcare for all, *if* you can survive the long wait in line to get treatment.



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