



What the Healthcare Law Means to You

The new federal healthcare law, often referred to as ObamaCare, will impact all Americans with threats of fines and unprecedented federal intervention in regulating the insurance industry, doctors and healthcare professionals, businesses, and even the family. Art Thompson, CEO of The John Birch Society, explains that the Patient Protection and Affordable Care Act and the reconciliation bill are just a framework to be filled in as bureaucrats add regulations to the new law. "There's no smoking gun. It's a cocked pistol that'll be fired when the regulations come down," Thompson says, adding that most people "apparently haven't noticed the fact that this is a program to reach down into every home." Here's the impact in brief:



Doctors and Healthcare Professionals

- **?Pay squeeze:** Creates greater dependence upon shrinking government Medicare/Medicaid reimbursements. The bill does nothing to stop recent reimbursement cuts.
- **?More regulations:** Dozens of additional government forms and regulations to follow.

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Small Businesses (50 employees or more)

- **?\$2,000 per-employee fine:** Companies will be fined for not offering health insurance by 2014. (Section 1513)
- **?\$3,000 fine:** Employers must subsidize health insurance for employees who earn up to 400 percent of the poverty level. Employers who fail to do so will be fined \$3,000 per incident. (Section 1513)
- **?File more reports to the federal government:** Companies must detail the coverage they offer. (Section 1514)
- **?Menu nutritional labeling:** All restaurants (not just those with at least 50 employees) and vending machines will have to provide nutritional information. (Section 4205)

Insurers

- **?Federal manipulation of the insurance market:** Federal officials will "make recommendations, as appropriate, to the State Exchange about whether particular health insurance issuers should be excluded from participation in the Exchange based on a pattern or practice of excessive or unjustified premium increases." (Section 2794)
- **?Require government approval before increasing premiums:** The law "shall require health insurance issuers to submit to the Secretary and the relevant State a justification for an unreasonable



Written by [Thomas R. Eddlem](#) on April 27, 2010

premium increase prior to the implementation of the increase.” (Section 1003)

- **?Sets executive salaries:** Determines maximum salary of \$500,000 per year beginning in 2012. (Section 9014)

Individuals and Families

- **?Meddling in your home:** Billions of dollars fund new programs for “home visitation” and other grant-created agencies designed to manage your and your children’s weight, eating habits, exercise routine, and other lifestyle habits — all in the name of controlling healthcare costs to the federal government.
- **?Fine for noncompliance:** By 2016, those who don’t purchase government-approved private health insurance will be assessed \$750 on their income tax. (Section 5000A)
- **?Higher private health insurance premiums:** As the financial squeeze is put on doctors and insurers owing to losses on Medicare/Medicaid patients, the costs for other patients can be expected to rise. Should government respond by requiring below-market reimbursements for all patients, an exodus of qualified doctors will occur and rationing of healthcare services can be expected.
- **?Medicare/Medicaid patients may have more trouble seeing the doctors of their choice:** How can it be otherwise when doctors are forced to accept below-market reimbursements for Medicare/Medicaid patients?

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