November 4, 2013

Tell Your Senators to Support Delaying ObamaCare’s Individual Mandate, S. 1488

As one of our millions of FreedomWorks members nationwide, I urge you to contact your senators today and urge them to cosponsor S. 1488, Sen. Dan Coats’s (R-IN) the Fairness for American Families Act, which would impede ObamaCare by delaying its linchpin provision, the “individual mandate,” for one year.

Beginning on January 1, 2014, ObamaCare will require most U.S. citizens to purchase government-controlled health insurance. This “individual mandate” is, by the Administration’s own admission, the “linchpin” of the Washington takeover of health care. If the mandate were to go away, the whole costly and intrusive scheme would unravel.

The individual mandate is a latter-day “intolerable act.” Despite the Supreme Court’s erroneous 2012 ruling, Congress lacks authority under the Constitution to impose such a mandate on U.S. citizens. And even if it were constitutional, the mandate is immoral because it violates individual liberty, is not necessary to “help the uninsured” (there are less coercive and less costly ways to do so), and is terribly unfair, both in its effects and how it is being implemented.

The unfairness of the mandate is this: its costly burden falls most heavily on just one segment of the population: young adults in their twenties and thirties. They are the group most likely to be uninsured. Indeed, two-thirds of the uninsured are in their twenties and thirties. ObamaCare causes their insurance premiums to rise exponentially, in some cases doubling or even tripling. These Americans are uninsured in the first place because health insurance costs too much. ObamaCare’s mandate is unfair to them, because it forces them to buy a product that is already too expensive, relative to their needs.

But the law is also unfair to everyone, not just millennials, in terms of how it is being implemented. In July, the Obama Administration made a unilateral (and illegal) decision to cancel the “employer mandate” (which requires employers with more than 50 employees to offer and heavily subsidize health insurance to their workers). But it left the individual mandate in place for the rest of us. The Administration had already displayed rank unfairness by granting more than 1,200 waivers from ObamaCare provisions to its labor union allies and corporate cronies. It has now given Big Business the ultimate waiver, a complete exemption from the mandate, while making sure that Big Insurance gets its own “ultimate gift” from Big Government: a compulsory customer base. No wonder more than 70 percent of Americans oppose the individual mandate, and just 12 percent support it.
Meanwhile, the price of insurance in the ObamaCare “exchanges” has been shockingly high, and the website through which people are supposed to buy it, has been virtually unusable since it launched on October 1. It’s not right to make people buy insurance they don’t want, at prices they can’t afford, through a website they can’t access.

The only cure for the manifold ailments of ObamaCare is to defund or repeal it entirely, and to replace it with patient-centered health care that will actually lower costs and improve quality and access for all. Until then, basic fairness demands that individuals be granted the same favor that the Administration has given to large employers. The individual mandate must be delayed for as long as possible. S. 1488 would delay the mandate for the same length of time that the Administration claims to be “delaying” the employer mandate: one year. That’s a start.

I urge you to contact your senators today and urge them to cosponsor S. 1488, the Fairness for American Families Act, which would impede ObamaCare by delaying its linchpin provision, the “individual mandate,” for one year.

Sincerely,

Matt Kibbe
President and CEO,
FreedomWorks