

# The INDEPENDENT

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## Opinion

### Part two: How does the health care act affect you?

One element of the Affordable Care Act (Obama-care) that concerns many people has nothing to do with health care, it is the requirement that people buy health insurance. Beginning in 2014, most people will have to decide whether to buy it, or to pay a penalty.

For individuals, the penalty starts at \$95 a year, or up to one percent of income, whichever is greater, and increases to \$695, or 2.5 percent of income, by 2016. For families, by 2016 the penalty will be \$2,085 or 2.5 percent of household income, whichever is greater.

Coverage can be waived for several reasons, including financial hardship or religious beliefs.

What happens if you want health insurance, but can't afford to buy it?

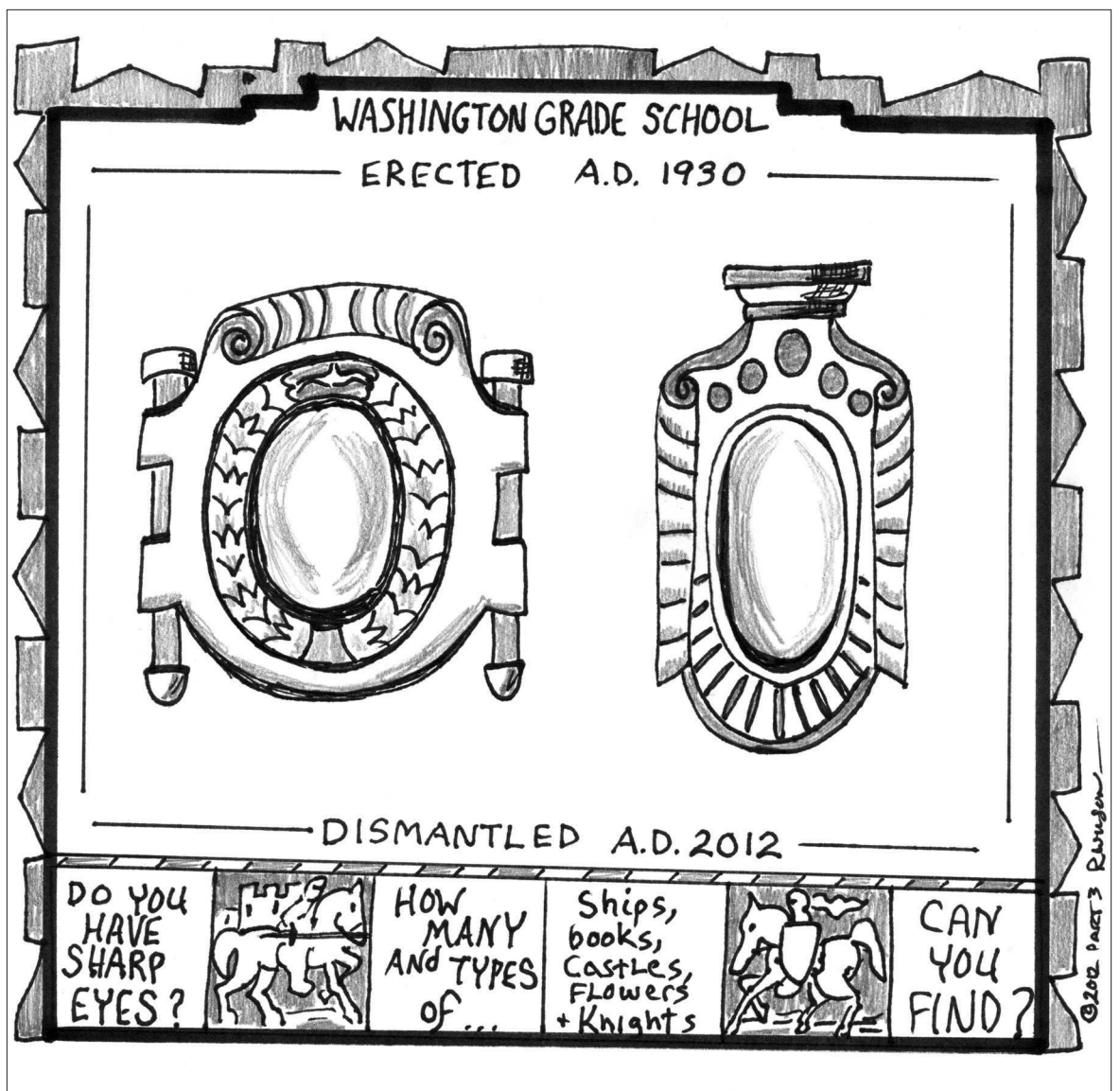
Depending on your income, you may qualify for Medicaid. Currently, in most states, non-elderly adults without minor children don't qualify for Medicaid. But beginning in 2014, the federal government is offering to pay the cost of expanding the program to include anyone with an income at or below 133 percent of the federal poverty level, (based on current guidelines that would be \$14,856 for an individual or \$30,656 for a family of four). The Supreme Court said that states cannot be forced to make that change, even though it will be paid for by the federal government, so the availability of this provision will depend on the state where you live.

What if you make too much money for Medicaid, but still can't afford to buy insurance?

You may be eligible for government subsidies to help you pay for private insurance sold in the state-based insurance marketplaces, called exchanges. Exchanges will sell insurance plans to individuals and small businesses beginning in 2014.

The premium subsidies will be available for individuals and families with incomes between 133 percent and 400 percent of the poverty level, or \$14,856 to \$44,680 for individuals and \$30,656 to \$92,200 for a family of four (based on current poverty guidelines).

This is still only a small part of a very large law, so we will continue with information on the reasons for the mandate, employer plans and Medicaid, in future Opinions. Part 1 of this editorial can be found on page 2 in the July 5 issue.



### Out of My Mind . . .

by Noni Andersen



I guess the Republicans in Congress are trying to let people know they really, really, really don't like the Affordable Care Act. Under Speaker John Boehner, the House of Representatives last week voted for the 33rd time in 18 months to repeal the act. And, for the 33rd time, it was another day wasted because the Senate won't concur.

This would be a bit of amusing political theater if they hadn't wasted about \$48 million in the process. That is the amount estimated by CBS television for salaries, overhead, etc., to keep the House in session for those 33 votes.

Even without that waste of time and money, this House of Representatives works far fewer days than in decades, with only 109 work days scheduled this year. Congressmen have many obligations that require their time, even so, this is a remarkably light schedule for people who are compensated by taxpayers to help run government. (Most receive \$174,000/yr, Boehner gets \$223,500.) These are also the people who keep saying that "government doesn't create jobs", and the GOP wants to keep it that way. But they keep taking the money.

The Senate works on a more normal schedule, but one Senate rule, the filibuster, nullifies thousands of well-paid staff hours.

Last Friday, the Senate was scheduled to dis-

cuss and vote on a bill designed to help small businesses. The bill would create a tax cut for businesses with a maximum of 40 employees, to hire more workers and/or increase wages. It also included a break on capital investments for small businesses. An independent firm that specializes in economic modeling concluded that the Democratic proposal could create nearly 1 million jobs.

The Democratic majority supported the measure, so Senate Republicans invoked the filibuster, which stops action, and even discussion on the process unless there are at least 60 votes to break the filibuster. With 53 voting to break it, and 44 to uphold it, the GOP minority again blocked a bill that would help small businesses and create jobs.

The minority leader, Republican Sen. Mitch McConnell of Kentucky, is honest about their goals. He said at the beginning of this Congress, in January of last year, that the Republicans' "number one priority is to make Obama a one term president."

While talking loudly about the need for jobs, these Republican legislators refuse to do anything that might create jobs, and actively block efforts to improve the economy. The only jobs bill this Congress has passed was for infrastructure, and only after it was severely reduced.

In my view, both parties have limitations and I would rather discuss their policies than their partisanship. At this time, that's impossible because the current GOP legislature's only "policy" is to obstruct economic improvement.

They don't care how much that hurts you.