

Dear Sons & Daughters, Medicare and ObamaCare Rejection. (Nov. 14, 2011) [[Table](#)] [[end](#)]

I wanted to write to you and share my research with you and explain my rejection of Medicare and ObamaCare a.k.a. Patient Protection & Affordable Health Care Act (PPAHCA) of March 10, 2010 which takes affect January 2012. Hopefully this will educate you and help you to prepare wisely, [well in advance of \[1.\]](#), and, in spite of, SS-Medicare-ObamaCare socialism and violations of Constitutional protections. I also wanted to write it all down since it took about 5 - 40 hour weeks spread out over 5 months to put it all together. And verbal conversations wouldn't be as thorough. I also wanted this to be a record and to be able to update it and re-evaluate it if there are any major reforms, relief or corrections from the current policy. Please comment or ask questions about anything that is unclear. Updates to this page will be published here: <http://neprimer.com/ePress/articles/2011/MedicareObamaCareReject2011.html> [[pdf](#)]. (I use javascript on this page to initiate some specific web links, searches & hover notes i.e. best viewed in html with FireFox.)

At first I wasn't certain if I was even owed or entitled to Medicare until I learned that President Lyndon Johnson signed the Medicare Act in 1965 and the gov. has been taking some of my Social Security Tax to pay for it ever since then - which means you have paid into it also. Although the Supreme Court has obstructed the intent, see article: [Do I have a right to Social Security?](#) . I don't think these cases apply to citizens because citizens in good standing are not deported (*Flemming v Nestor*) and SS-Medicare is 'insurance' in spite of (*Helvering v. Davis* 1937) because the pay stub line item says FICA tax "Federal Insurance Contributions Act". So if it says it's insurance and it looks like insurance and it works like insurance - it must be insurance.

Secondly, a SS recipient at age 65 is **automatically** enrolled into the two main parts of the Medicare Program i.e. Parts A and B by the Health and Human Services Dept.. Medicare **Part A** covers hospitalization, nursing & hospice (with deductibles) and **Part B** (with deductibles) is designed to cover doctors, labs, clinics and out patient care, etc., but Part B is not free. They **automatically** deduct it's cost, currently \$115 /month or \$1,380 /year from SS payment.

In order to keep verbosity to a minimum I will use a phrase outline with reference links and expanded, important personal comments where appropriate. I have read or reviewed each link and believe they support my point pro or con. The "[Conclusion](#)" at the bottom of the page will bring it all together.

1. The paragraphs above are: The theme, Introduction and Overview: Who gets it. Why it's owed, what's free and what's not.

2. **Medicare and You 2012 - Official Medicare Handbook.** The "Flow Chart of Options" table is recreated below with my **Free Market-Self Pay, Self Insurance** column "D" added to the chart. In summary:

Column A. Left Leg of "The Flow Chart of Options" is **Medicare**, plus Medicare controlled, private **Supplement Insurance Policies** plus **Part D** (Drugs Plan). [*Supplemental is separate insurance policies that can cover all deductibles and even pay medical expenses in foreign countries. Monthly premium range:\$100 - \$177 per mo.*] [*The Total premiums: Part B (\$115) + Medigap = \$215 - \$292 per mo..*]

Column B. Right Leg of "The Flow Chart of Options" is **Medicare** controlled **PPO's** and **HMO's** plus **Part D** (Drugs Plan). A qualifying List of Questions for selecting: [Medicare Advantage HMOs](#) /PPOs. [*You turn over to them Medicare Parts A, B & D. They control the doctors, hospitals, treatments and the payments.*] [*Some plans give a Part B rebate.*]

Column C. The **Health Care Savings Plans (HSA)**. I added this "additional Right Leg" into the Medicare chart below for your information and clarity. [Your Guide to Medicare Medical Savings Account \(MSA\) Plans](#) ([medicare pdf](#)). The program is a High Deductible Insurance Plan **AND** a Medical Savings Account at a cooperating and affiliated bank. Potentially useful but massively deficient for retirees aged 65 and over because **their age disqualifies** them! However this plan might be a current option for younger families.

a. There are no **economical** Self Paid health insurance plans and no specific provision for **Free Market - Self Pay Individual Medical Savings Accounts (IMA)**. [see: [web search \(126 hits\)](#)]. The closest programs that exist are cash-savings account or an ordinary [Roth IRA](#).

b. Other government: [Self-Funded Non-Federal Governmental Plan](#) regulations.

Column D. My **Free Market-Self Pay, Self Insurance & Capitalistic Free Market Alternatives** i.e. Column "D" was added to the Medicare table to include Roth type financial instruments for other important future savings events.

3. Discoveries uncovered while studying the Medicare Handbook that should be mentioned.

A. Governing Administration for Medicare is The Health and Human Services Department. The nomination of Henry J. Aaron to head the Social Security Board makes yet another Obama nominee who has spoken publicly in favor of [healthcare rationing](#). (See also [Dr. Donald Berwick's](#) love of rationing.)

B. They also control ObamaCare's socialistic [Death Panels](#) or/and [Death by Bureaucracy](#) (by Newt Gingrich) ([4/22/13 broken link](#).) and the complete **Takeover** of 2 huge industries; the Medical Care industry and the Health Insurance Industry. You know the government's lust for control; so what's to stop them from taking over the Dental Industry and the Pharmaceutical Industry including all of the retail drug stores? And if they can dictate total health care what would keep them from automatically issuing everyone a "Do Not Resuscitate" card or "death quotas" for hospitals? We (Pinellas County, FL residents) already have first hand experience with govt death edicts - recall [Terri Schiavo's execution](#) by Judge Greer and Sheriff Rice. The US President, Congress, Supreme Court and FL legislature couldn't or wouldn't stop them and they haven't been charged or gone to jail for it!

C. Researching The Medicare (ObamaCare) Handbook induced [The Lemming Syndrome](#) [[search1](#)]. I was focusing so hard on evaluating the myriad options in **2.** above that I shockingly lost control of reality and free thought. I was temporarily brainwashed into the "get something for nothing" mindset. I momentarily lost sight of alternative medical treatment options which would have been eliminated if I had settled for "my best option" of the two offered in the **Medicare and You 2012 - Official Medicare Handbook!** Columns A and B only.

4. THE PATIENT'S ULTIMATE GOAL IS TO GET A TRUE DIAGNOSIS AND AN ACCURATE TREATMENT PLAN NOT JUST COVERAGE THAT SUITS THE GOV'T AND THE LAWYERS. (The Multiplicity of Forces on Doctors that Obstruct the Patient's True

Health Condition). Those regulators that control the money and billing control the doctor and skew the truth of his diagnoses and treatment plans. Those personal injury attorneys (PIA), that seek unjustifiably high restitution, cause ALL doctors to prescribe treatments for the patient that may be **unnecessary** and **excessively expensive for the knowledge obtained**. Recall the example of the single, excessive, McDonald's personal injury law suit that changed every franchise's coffee service policy and may have changed coffee service across the nation. (world?). How extreme have the PIA's distorted the practice of medicine?

A. The patient's first obstacle to an accurate treatment plan is to determine whether the diagnosis and treatment addresses the cause or the symptoms. A itemized, written medical treatment plan including incremental treatment costs should be required with every diagnosis as standard operating procedure clearly identifying those expenses that are attributable to the diagnosis, or to Medicare and those attributable to tort liability prevention.

B. Other obstacles to an accurate treatment plan are Medicare Rules and Regulations, Government **controlled** Health Insurance Policies, HMOs and PPOs and perhaps organ donor forces that might overcome rational thinking.

C. Anti-patient Medical Industry **Lobbyists** a.k.a. Professional Societies, FDA and Pharmaceutical Industry Societies, & other related Professional Societies.

D. Personal Injury Attorneys (PIAs) and their lobbyists corrupt tort reform that would achieve a level of righteous restitution.

E. Only the Patient's **Free Market - Self Pay** [[search](#)] ([Column D](#)) position can level the playing field and restore some control to the Patient.

a. **Samaritan Ministries**: Very stringent membership requirements. Newsletter alerts and directs Group Prayer for healings, donations & encouragement - "non-insurance". (I did this for a while. It was a good experience.)

b. The Roth IRA provides early withdrawal exemptions. See this article: - *Exemptions: 9 Early Withdrawals from Roth Without Penalties*. [Roth IRA early withdrawals and penalties - Fool.com](#) (#1. is for disability, #'s 4. & 5. are for qualified medical expenses and #7. is for education.) Q.E.D. Although, even Roth's are not easy - see the last paragraph of [Conclusions](#) for links and a maze of regulations.

F. One of the friends of the Patient is: [Association of American Physicians and Surgeons, Inc.](#) See article: [Doctors to Gingrich: Republicans Need to Repent on "Healthcare"](#) .

5. Famous men that did not have either "Western" Health Care nor Health Insurance. A look back:

A. Noah ([950 y.o.](#)), Abraham (175 y.o.), Issac (180 y.o.), Jacob (147 y.o.), Moses (120 y.o.) ([List of Patriarch's Ages- 4.5Mb PDF \[2.\]](#)), David, Solomon, and [The 12 Apostles](#). Did all of these men have rotten teeth pulled by age 40? Did they only eat soup and appeasauce the last 5-8 decades of their life? What did God provide to sustain good health and dental over the long term without the AMA or ADA? God set the nominal life span at [70 y.o.](#) You can't buy good health. Don't shut out the value of the Lord's Wisdom, mercy, miracles and provisions nor leave it up to 3rd parties. Read your Bible [[3.](#)]. [Call on the Elders](#). Get the Bible back into public schools for the health of it i.e. morals, purity, discipline.

B. The Indians, Puritans and our nation's Founding Fathers did not have health insurance nor did the first 29 USA Presidents. Warren G. Harding and prior did not have access to health insurance. (1920's "1st health insurance policy"? [see [search](#)]). Recall Geo. Washington was bled to death by the **medical health care experts** of the day.

6. The Fallacy and Fraud of Patient Protection & Affordable Health Care Act (PPAHCA) of March 10, 2010 is cause for its rejection.

A. The bill is illegal. It was processed illegally because:

a. It was written by unknown, unaccountable people. I suspect it was written by UN leftists or foreign socialists.

b. It was not read on the floor of Congress nor into the Federal Register keeping the provisions secret from everybody. In essence this is a lie. The vastness of the vicious lie shows their hatred for the Constitution, "The Rule of Law" and "We, the People".

c. It was not debated or amended, and forced through solely by the majority i.e. Democratic party.

d. It was improperly signed by an [illegal alien](#), [tyrant](#) and a Dino ([Profile](#)).

B. The People's astonishment, outrage and backlash:

a. Check out the differences of the Health Care Benefits of: [Congress \(to be updated PDF\)](#) and the [Federal Employees Health Benefits Plan](#) and ObamaCare.

b. Waivers - Who gets Waivers? [1,472 companies and unions](#) cry for waivers! Are some more equal than others?

b. Current Bills Repealing or/and Reforming ObamaCare. [[PDF - B.Young4966_001.pdf](#)] [[4.](#)]

c. Court Cases Challenging Constitutionality of ObamaCare. [Justices to Hear Health Care Case as Race Heats Up.](#) [[search](#)]

d. Our [Unalienable Rights \(27+/-\)](#) and [Principles of Freedom \(28+/-\)](#) prevent obedience to illegally processed regulations; and, righteous indignation even demands [disobedience](#) to immoral or illegal laws.

e. We should much rather, **"Adopt the Vision of a Pristine Constitutional Republic."** See partial good news solution: [Oath Keepers goes national with recall campaign](#) .

C. The Case for Distrust: - "A lying tongue hates those it hurts," Proverbs 26:28a (NIV). **AND** "Anyone who hates his brother is a [murderer](#), and you know that no [murderer](#) has eternal life in him." 1 John 3:15 (NIV). **But** the Truth blesses those who receive it.- (rek 4/2/09) So he answered and said, " 'You shall love the LORD your God with all your heart, with all your soul, with all your strength, and with all your mind,' and 'your neighbor as yourself.' " [Luke 10:27](#) (NKJV). [The Victim's Prayer](#) .

Conclusions:

7. The choices: I can't wait for justice or reform to swing the pendulum back from tyranny.

a. The choice (from item [1.](#)) must be made now in the initiation stage to limit injury.

[[can't below](#)] [[Back](#)]

MEDICARE FLOW CHART.

FREE MARKET - SELF PAY

from **The Medicare & You 2012 Handbook.**

[\[hover note\]](#)

SELF INSURANCE.

[\[hover note\]](#)

Column A.		Column B.	Column C.
ORIGINAL MEDICARE		MEDICARE ADVANTAGE PLAN	HEALTH SAVINGS PLAN (HSA)
Part A Hospital Insurance [Free]	Part B Medical Insurance [\$115.40 deducted from SS check.]	HMO or PPO - Part C Combines Part A & Part B , and usually Part D . 	Combines Part A , with a Medicare qualified High Deductible (\$5,000+/-) Insurance Plan (HDIP) AND a cooperating Individual Medical Bank Account (IMA). [Not available at age 65!?!]
Part D Part D, Prescription Drug Coverage 		Part D Part D, Prescription Drug Coverage 	Individual Medical Bank Account (IMA) set up at a Medicare qualified bank. [You pay the premiums.]
Medicare Supplement Insurance (Medigap) Policy. [Separate insurance policies that can cover all deductibles and pay med. expenses in foreign countries. Monthly premium range: \$100 - \$177 per mo.]		 [You turn over to them Medicare Parts A, B & D. They control the Dr.s, the treatments and the payments. You still pay for Part B by SS deductions. Some Plans give a Part B rebate.]	 [I didn't research this program very much but some ideas from it are listed in Column D - 'Capitalistic Free Market Alternatives'.] [If you choose this option what are you going to do when this option terminates at age 65?]
What if they create & force you to take a Part E , "Do Not Resuscitate" Card?			
>>			
Please note how Column D looks and works like the old , tried and true "envelope method" of saving for the "end of month expenses". Why not have these options for ALL "future family expenses"? [hover note] >>			

Column D. Capitalistic Free Market Alternatives.		
	Contribution Type:	Financial Instrument [envelope]
 Business and Personal.		Insurance [payroll]
		Roth IRA [current]
		Roth IMA [search]
 Prayer, Faith, Donations and Holistic.		Group Membership, Prayer (IPR) and Donations.
		Individual Prayer Requests through The Samaritan Ministries Newsletter
 School Board Taxes.		Holistic Medical Alternatives [search]
		"integrative" techniques incorporating food, dietary supplements, and lifestyle changes.
 Other Sources of Contributions.		Roth IEA [search]
		Individual Education Account
	Lump Sum SS Payout For IRA or IMA.	Perennial Income Tax EXEMPTIONS for seniors.

[\[Back\]](#) Conclusions continued...

- b. The choice (from items [2.](#) & [3.](#)) must avoid voluntary induction into this unlawful socialist program, Death Panels and [The Lemming Syndrome \[search2\]](#) of mass meat market of one-size-fits-all medical treatments. This eliminates options in Columns A, B, and C.
- c. The choice (from item [4.](#)) must allow for accurate diagnoses and relief from outside forces thereon. Only [Column D Free Market Alternatives](#) comes close to this goal.
- d. The choice (from item [5.](#)) must include unfettered faith similar to the examples of godly, moral free men of history.
- e. The choice (from item [6.](#)) must abstain and resist the fraud and the participation in the takeover of several whole (5?) industries by ObamaCare. Congress and Supreme Court must act on this pendulum of tyranny and slam it back to the true **Rule of Law** and a **Pristine Constitution**.
- f. The best thing then would be to trust God and keep, since 1994, using the Free Market Self-Pay methods.
- g. In the end, I would rather be told that the reason I couldn't get treatment because I didn't have enough money or didn't have sufficient insurance than to be told by some bureaucrat that the reason I couldn't get treatment was because "He said so."

I **do not** think that Roth IRA's are the best solution available; **because**, these links demonstrate the **IRS's prohibitive, tangled maze of regulations** that **prohibits** every **initiative**. See this search for a basis point for determining the best IRA account. [traditional IRA vs Roth IRA](#). The **Roth IRA** is the one where the **EARNINGS are NEVER taxed** but if you take a distribution before 59.5 years it is subject to TAXES (a **"non-qualified distribution imposes an ordinary income tax"** but [**"in effect, there are two sets of rules that must be met before a**

*Roth IRA distribution becomes **qualified**, and therefore **tax-free**: The **distribution rules** and the **five-tax-year rules**. Unless both sets of rules are met, the distribution will **NOT be qualified**, and the earnings will be subject to tax, and possibly penalties"]) "PENALTIES" at 10% add up so be sure to only withdraw only QUALIFIED amounts! With a Roth **"IF you wait until after the (initial) five-tax-year period to withdraw money from a Roth IRA, the 10% penalty won't be imposed, even if you aren't yet 59 1/2"** (5 yr. starts at plan creation). **As you can see, the tax-planning implications on Roth IRA withdrawals are numerous -- too numerous to mention here. Different tax and penalty rules can apply to distributions coming from contributions, conversions, or earnings.** (It is probably easier to pay normal capital gains and have liquidity rather than try to predict your Roth IRA exit strategy(ies). Edit Note: After rejecting Medicare last year and turning in the "cards", I received from HHS a Medicare Part A card in the mail about 1/31/12 and was reimbursed a couple of months of Part B insurance payments.)*



The Major Socialist Obstructions To Capitalistic Free Market Alternatives. The Six Degrees of Slavery.

<p style="text-align: center;">Bondage, Slavery.</p> <p>1., 3. & 5. "IN": Represents more than 55 <u>Unalienable Freedom Rights</u> guaranteed by The Constitution.</p> <p>2., 4. & 6. "Out": Government handcuffs, bonds; enslaved at each point.</p>	<p style="text-align: center;">Insane IRS Regulations - Taxes On Everything!</p> <ol style="list-style-type: none"> 1. Income & Interest, TAXed. 2. Less Savings & Spending. 3. Investing, Borrowing, Transferring: TAXed. 4. Less Gains, Securities. 5. Inheritances: TAXed. 6. Less Giving, Investing & Bequeaths. <p style="text-align: center;">Oil and Gas, Foreign Investments, TAXed:</p>	<p style="text-align: center;">Insane ObamaCare Regulations On Everything!</p> <ol style="list-style-type: none"> 1. Too many restrictions 2. No Free Choices. 3. Too many court challenges. 4. Too many reform and repeal bills. 5. Too many external forces. 6. Issues too numerous to list. <p style="text-align: center;">Violates freedom of assembly.</p>	<p style="text-align: center;">Insane School Board Regulations On Everything!</p> <p>1., 3. & 5.: "NO": God, Bible, Prayer, Truth, Wisdom, pledge, civics, phonics, History, reading, writing, math, science.</p> <p>2., 4. & 6.: "FAILED "Fed.": schools, funding, demands, reform bills, court cases, NO choices, failures too numerous to list, drop outs, dumbed down.</p> <p style="text-align: center;">Get the Bible back in public schools or get vouchers.</p>
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Instead of the freedom of assembly and equal opportunity we get: bondage, slavery, penalties, discrimination, prejudice, wickedness and tyranny. They are racist; not only against the American race; but even the human race! ~ [\[Repent\]](#)

Previous Congresses plus this Congress' Dinos & Rinos ([Profile](#)) are enslaving their own children and grand children! As you observe the bondage graphic above imagine the flip side of letting the people be free. Imagine the energy, strength and creativity. Imagine the productivity! [\[Back\]](#)

~ [\[Contact Us\]](#) [\[Repent\]](#) [\[Back\]](#) [\[Top\]](#) ~

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Footnotes:

1. A word+video about: [First Party Purchases, Second Party Purchases And Third Party Purchases](#) as applied to government purchases.
2. **"45 Lessons in Life"** [\[Regina Brett's 45 life lessons + 5...\]](#)
3. **The List of Patriarch's Ages** i.e. [Longevity Chart 17" x 11" laminated \\$5.00](#) purchase from drdino.com.
4. [Reading the Bible Through - A Daily Time Schedule to Read It Through In 3, 2 or 1 years.](#) > [\[31102-BibleVerses.pdf\]](#)
5. [Idaho GOP Prepares to Nullify Health Care Reform, Using Obscure 18th Century Doctrine + Trump explains "Obama Care" + US Rep Mike Rogers Debate \(YouTube 4 min.\)](#)
6. To APPEAL DECISIONS, use [Request For Reconsideration form](#) at <http://www.socialsecurity.gov/online/ssa-561.pdf>. This might be necessary for refund of Part-B (\$115) which would be deducted from SS check or to move coverage from one program to another.