

Too Poor to Qualify for Subsidies in Obamacare? Yes!

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Some people in some Republican-governed states are too poor to qualify for subsidies to buy insurance under the Affordable Care Act.

You get that right: too *poor* to qualify for subsidies.

Here is how I discovered this remarkable fact:

There was a Reuters article at Huffington Post on January 22nd, "Target Cuts Health Coverage For Part-Time Workers, Citing Obamacare," and it reported that Target, "like Home Depot, said it was shifting medical coverage for part-time workers to new public marketplace exchanges," in order to cut costs.

One of the reader-comments to that news-report came from "Kate," who said, "In Alaska, where we have to rely on the federal Affordable Care Act Health Insurance Marketplace, a single person has to make at least \$14,350 per year and a family of 4 has to bring in a minimum of \$29,440 to qualify for tax subsidies to help pay ACA premiums."

I replied to her comment: "That's obviously and clearly false, because all of the ACA subsidies kick in only for people whose income is below a given amount — not at all for people whose earnings are above that amount (as you there allege)."

She responded: "You have no idea what you're talking about. I am a Certified Application Counselor for the ACA and there is an income range within which qualifies folks for the tax subsidies. A single person has to have an AGI between \$14,350 and \$57,400 to get a subsidy. Those who fall below the \$14,350 are out of luck because our governor did not accept the Medicaid Expansion program under the ACA. Check your facts."

I was shocked to find that my understanding of the Affordable Care Act was so grossly deficient in this crucial regard.

Subsequently, I looked to find verification of what this "Certified Application Counselor for the ACA" had asserted. And I found it, at the ["Quick Check Chart for Alaska and Hawaii: Do I qualify to save on health insurance coverage?"](#)

This problem isn't to be blamed only on Obama, but also on the Republican Governors (such as Sean Parnell in Alaska) who took advantage of U.S. Chief Justice John R. Roberts' offering governors the opportunity to treat ACA's Medicaid-expansion as being optional. The Affordable Care Act hadn't been written with the possibility in mind that a state governor

might choose to deny low-income citizens an expansion of Medicaid which would be almost 100% paid for by the Federal Government (rather than by the state). The possibility that Republicans would try to sabotage Obama's Presidency in this way hadn't even been contemplated by Obama.

Apparently, Obama must have ignored Rush Limbaugh's saying, on 16 January 2009, "I hope he fails." Then, at the "Take Back America Conference" on 27 February 2009, the Republican leader in the Senate, Mitch McConnell, endorsed Limbaugh's statement. Subsequently, on 25 October 2010, the "Think Progress" website bannered ["Mitch McConnell: I Want ... To Make Obama A One-Term President,"](#) and quoted McConnell, from an interview with the Republican National Journal (which soon removed from its website all record of its interview), in which McConnell said, "The single most important thing we want to achieve is for President Obama to be a one-term president." On 4 November 2010, McConnell gave a speech to the Heritage Foundation saying the same thing: "Our top political priority over the next two years should be to deny President Obama a second term." Virtually all of the largest corporations were pouring money into Republican political campaigns to help Mitch McConnell achieve his dream; but, far from Obama's retaliating, he cooperated with their efforts.

So, this situation resulted from both a stupid President and a vicious Republican Party — not just John Roberts and the other Republican judges, and not just from Mitch McConnell and other congressional Republicans, but from the President himself, and from the former WellPont VP, Elizabeth Fowler, who actually wrote the law in the offices of the conservative Montana Senator Max Baucus, whom Obama chose to oversee its drafting, so as to keep the political contributions flowing from the health insurance companies and medical providers.

During the past few months, I have asked many people whether there are individuals and families who are too poor to qualify for subsidies under Obamacare, or the ACA, and no one yet has answered "Yes" to that.

Did you know that the answer is "Yes?"

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