



29ers and 49ers – Among the Evil results of ObamaCare for Younger Workers

What is a modern 49er? Not the football team; not the gritty fortune-seekers who made their way to California in 1849. No. This is the fairly new term for employers who have chosen to keep from hiring more than 49 people. Because of the Unaffordable Care Act.

The law requires firms with 50 or more "full-time equivalent workers" to offer health plans to full-time employees. So in addition to all the other consequences to individuals in choosing doctors, paying higher premiums, and then if they actually get sick, being subject to bureaucratic death panels, the Unaffordable Care Act keeps businesses from growing.

What is a modern 29er? It's those who can't work more than 30 hours a week for a single firm due to the Unaffordable Care Act. You see, at hour 30 the UCA call this a "full time" employee. And then command that this employee be given expensive health care benefits, whether he wants them or not.

To get back the old 40 – 60 hour week, these people now have to find two jobs, neither of which has benefits. Employers now need to pay two people for the same job.

More than anything else, this Unaffordable Care Act pushes employers to hire only part-time workers. Progressives who thought they were doing workers a favor by mandating health coverage can't understand that it doesn't help workers to give them health care if they can't get a full-time job that pays the rest of their bills. This is especially hurtful to those age 20 – 35 who are trying hard to BUILD careers. Nobody builds a career well with 29 hours a week compared to working 40 hours or 50 hours (yes, putting in overtime gets you experience, responsibility, and promotions).

Finally, what's the new 4300? It's the average deductible for policies that renewed or started in 2014.

You who have insurance can't USE IT if your deductible is more than you can afford. And if you can afford to use health insurance, you can't control it. HMOs ended up with all of the power and none of the responsibilities for the patient.

Mr. Obama doesn't intend to be mean. He's of the left. And the left thinks they know better than you. He's of the left. The left can't handle that individuals might individually make wise choices. The left can't appreciate that the collective wisdom of all these individual choices makes the most robust economy, and fairest economy possible.

Mr. Obama delivered on the Marxist goals that we've known about all along. So let this be a time to repudiate not only ObamaCare, but ALL Marxist tinkering.

Let's go back to a solution. I never mean to criticize without offering a solution. SO here it is:

ZERO government interference in Health Care or health insurance. ZERO. Resist this takeover.