

Obama's day of reckoning

The day of reckoning arrives. Thursday, the last day of its term, the Supreme Court will render its Obamacare verdict. It is the most consequential ruling in a term of consequential rulings, and its impact will ripple through history.

Hard to say what the Court's ruling will be: whether a majority of the Justices will uphold the law, strike it all down, or strike down pieces while leaving the rest intact. The most likely provision to be thrown out is the individual mandate, based on skeptical questioning from some of the Justices during oral arguments. The mandate would require every breathing American to buy insurance as the government directs, or pay a fine.

If compulsory commerce—forcing people to buy something or pay a fine for not buying it—is a permissible exercise of Congressional power, then any exercise of power is okay under the Commerce Clause of the Constitution. Liberals like Nancy Pelosi take it as given that federal power is exactly that unlimited. For the rest of us, a ruling upholding Obamacare will mark an end to any meaningful limit on the federal government.

Those are the stakes. Predictions are dangerous, especially on the cusp of the Court's ruling, but Pelosi's view of federal power is about to be rocked. I have to think at least a narrow majority of the Court still places some limit on the limits of government.

If the individual mandate to buy insurance goes, the rest of Obamacare falls of its own weight, whether the Court undoes the law or leaves that to Congress. The mandate is the glue that (supposedly) holds the whole ungainly law together. Of course, cost estimates and other promises made by the President about the law ("you can keep

For the sake of the Constitution, I hope the Court strikes down the law and reinvigorates some semblance of the limited government the Founders intended.

your doctor"; "this is not a tax"; etc.) have already proven to be bogus. Even with the mandate, the law is a fiscal disaster that does not improve access to healthcare.

Soon enough, we will know. For the sake of the Constitution, I hope the Court strikes down the law and reinvigorates some semblance of the limited government the Founders intended.

If they don't, then the only way Obamacare can be undone is at the ballot box, and the only chance will be this November. Indeed, if Obamacare is upheld, it may actually be a political plus for Governor Romney, who then has a rallying cry similar to "Fire Pelosi" from two years ago.

The pundits will debate the fallout. But beyond the analysis of who "won" under the decision, a critical opportunity arises for the GOP.

If the law is struck down, Team Obama will flail, attack the Court, and try to explain how they wasted billions of dollars and even more political capital ramming a freedom-infringing mess down our throats. Colossal incompetence and arrogance, all while the economy moldered. If Obama's agenda lies in ruins (amongst those Greek columns from 2008), it couldn't happen to more deserving folks.

By contrast, Republicans can seize the initiative to tell the country what they would do differently. Indeed, they have to do that. Because everyone says we need healthcare reform.

A personal example. Our health insurance, for two healthy adults and one healthy kid, tops \$1250 per month. It has not gone down since Obamacare.

Last summer, my wife had an accident. We stayed for five nights at University Medical Center, where she eventually endured surgery. Her recovery process, which was hard enough, lasted four months. The billing process, which has lasted eleven months and counting, has been an expensive paperwork and accounting nightmare.

The worst contributor to the confusion: not the insurance companies, which, you may recall, were regularly vilified by Candidate, and now President, Obama, but the government hospital, UMMC. Over the course of our billings, which are more byzantine than dealing with the IRS (which, coincidentally, plays a big role in Obamacare's implementation), we have discovered and reversed almost \$10,000 in errors. From one injury!

I have a Yale Law degree, and my wife is a Licensed Marriage and Family Therapist who has spent a career dealing with insurance and admissions to acute care facilities. Between the two of us, it took all that and more to decipher our monthly piles of paperwork and correct the mistakes.

Obama's credibility will be on life support even if his unpopular namesake is upheld. Romney forcefully needs to offer not just critique but also his prescription for healthcare, done right. The Wilsons, and the country, are listening.

Cory T. Wilson of Madison is an attorney with the firm of Heidelberg Steinberger Colmer & Burrow. To contact Cory, email cory@corywilson.ms.