

Summary Document

(updated 8 Dec 24)

Item Hit List...so to speak!!! I got lazy...this is a short version...

Let's Talk Health Insurance and Obamacare

Obamacare Funding ends Sep 2025, and this was known when the Law was Signed in 2010. Frankly, HHS "sold out" Americans to the Health Insurers and I discussed this in my book, My Two Cents, free to download. HHS turned over all the Rules, Regulations, etc. etc. etc. to the Health Insurance Actuaries that work for the Health Insurers; and the Health Insurers have robbed America Blind since 2014!!!

Example: National Per Capita Spend Includes Medicaid, Medicare and VA Spend, over \$12,000 PMPY
Commercial Health Insurance Plan Spend is under \$6,000 PMPY on a "Per Capita" Basis

Obamacare Utilizes "National" Per Capita for nearly Spend 190 million fully insured members today.
National Per Capita Spend

For a 70% Silver Plan, Member pays 30% of \$12,000 = \$3,600 Per Year.

Insurer is allowed a Profit of 15% above the \$12,000 = \$1,800 + 15% (\$3,600) = \$2,340 PMPY

Commercial Health Plan Per Capita Spend (excluding Medicare, Medicaid, VA)

For a 70% Silver Plan, Member pays 30% of \$6,000 = \$1,080 Per Year.

Insurer is allowed a Profit of 15% above the \$6,000 = \$900 + 15% (\$1,080) = \$1,062 PMPY

***Note: Dollars "exclude" Rx Rebates and Reinsurance Payments that are paid 'reimbursed to Insurer.

Therefore, if Medical Costs are \$6,000 PMPY, Member pays \$5,940 PY at 100% Utilization.

Therefore, Insurer Spends \$60 PMPY, Charges 70% (\$14,340) = \$10,040 PMPY

Therefore, Insurer Profit is \$10,040 - \$60 = 9,980 PMPY

Therefore, today at around 188 million Fully Insured Members, Insurer Profits ~\$1.8 TRILLION Annually

*Hidden Costs = Overcharging for Reinsurance, Prescriptions Drugs, Medical Management Programs, etc.

***Please Check my Math and Realize I Utilized 2018 "Per Capita" Spend Data, even more Profit Today!!!

I wonder... With \$1.6 Trillion Per Year in Insurer Profits, could the US have Universal Healthcare today????

Health Insurer Operations

Today, over 98% of Health Insurance Claims are processed by Computers, and AI now handles most Claims Processing today. This means that Insurers have fewer people than ever working for them; and most importantly, all they need to do is tell the AI running the Algorithm to Deny All Claims, and the AI does it. The really Scary part??? The AIs are so good, you can 'selectively' isolate and Deny Claims by CPT code, by Age, by Member Number, by State, by Hospital, by Provider, etc. If you believe that this does not occur, you are Naive!!!

Government Administrated Programs now 'mimic' How Health Insurers Operate

This means that all Social Programs, Government Programs, etc. that are designed to help people have easily been turned against people; and all you need is "one employee" with a grudge and access to the IT System to screw over ALL Americans, or maybe a Hacker, or a Tech Boy that gave themselves access back in 2013. All you need to understand is that AI Algorithms are also being utilized by Social Security, the VA, etc. and result in Denial of Benefits, even doubling and delaying the time to be Approved for Benefits for SSI, SSDI, VA Disability, etc., even for Compassionate Applications and Presumptive Disability Claims. I wish I was joking!!!

The single biggest issue is with Obamacare, as when the Tech Boys went to DC to "fix" Healthcare.gov, they "literally" gave themselves and their companies access to EVERY Government System, aka they executed the single largest ever Identity and Data Theft possible of everybody in America!!!

Technology Warfare Against Humanity

I will start with the Obama Administration Drone “Authorizing” Military “Agencies” to Extrajudicially Kill People with Drones anywhere in the World, without Due Process or proving they are Guilty of a Crime. The really scary part is that the Drones are NOT 100% Secure, meaning that the Drones can be Hacked and utilized for other purposes.

The basics of Technology are easy to understand, if you have a Device that is connected to a Wireless Tower or the Internet in any way shape or form, especially a Device with Built-in GPS, your location is always known as how do you think the Signals, Calls, Data get to your device. If the IT Systems are Secure, there is little to Fear. However, when those Systems can be hacked, either on an individual basis or a corporate basis, then the repercussions are unfathomable! In today’s day and age, that means that somebody can turn your personal technology into a weapon to screw with you, drive you crazy, and even kill you, without anybody knowing that it was done through your technology. Note that this became increasingly easier year after year after the iPhone was released in 2007, with other Smartphones soon also being released.

I will now note some possibilities of how Scary these Scenario’s are today, and all have been possible for years!!! I will start with Suicide Rates around the World, and specifically, as a Military person, I will point to the Insanely Irregular Veteran Suicide Rates of the last decade and a half, and simply say, it is very easy to brainwash and manipulate somebody into killing themselves when I have direct access to their cell phone. This applies to far more than just Veteran’s; and I am pointing fingers at the Tech Boys and Tech Valley, for not making their devices more secure than they are today!!! This situation is a worldwide issue, why do you think all suicide rates, especially teen, and even suicide by OD have skyrocketed the last decade??? It is simply manipulation through technology!!! I can even go further and ask questions about Automobile Brake Failures and Air Bag Failures, as they could simply be that someone hacked into the automakers system and ‘turned off’ the switch that controls the brakes or air bags, and I can go on and on with other examples, just as scary.

Technology and Tech Toys as Weapons

I am going to tie together a few issues here with Technology. Quick history... We started by building technology, hardware and software, that was based on Binary, 0 and 1, then evolved to UNIX with 4 Kernels of Software Embedded in the Hardware each managing a specific Hardware Function that external software would then utilize for various functions and it had a 16-bit format; and today, we are back to 0 and 1, and maybe Linx which is a half-in-half binary and Unix clone system. I guess it is because programmers got lazy and stopped caring about Data Security. Along these lines, Unix was Standardized with a Fixed Date, 1 Jan 1970; however, no other computer OSs were ever standardized worldwide in the same manner, and even Linux uses a software program to mimic Unix. Therefore, without a standard back-end language and date time stamp, it is difficult for many computers to speak with each other, especially the AI driven systems, as it compares to us all speaking different languages. Oh, how far we have fallen technology wise. This is why most IT Systems today are Insecure.

Back as far as the mid-1990’s when the Internet was opened up to the Public, IT Security was not front and center an issue; because the most critical operations, like Financial Transactions, were not done online at the time. This is where I bring up another multi-Trillion Dollar Theft still currently occurring around the World. You see, as I have mentioned in other Articles, the PayPal Mafia built out the system we still use today to handle Financial Transaction; and a secret is that they did not utilize the most secure system, and that they “collect interest” on the “float” of every transaction, to this day, via a complicated network of onshore and offshore accounts. You know, the ‘float’, is when you deposit a check and have to wait 3-to-6 business days to get the money. When you pay something, the money is instantly gone; however, the receiver of the money has to wait for the money. The time in-between creates a float’ period, during which the money can be lent overnight and interest collected on the money. Note, the money does not belong to the entity doing the floating, yet they get the interest payment!!!

Weaponizing of Technology for “Fun”

The Military Agencies are always creating crazy Tech Toys, and not just Robots or Robot Dogs, as they have created numerous animals, especially insects, and worst of all, even fungus as a weapon. They have No Ethics, and personally, I think that today, they make the Nazi’s Experiments on Humans seem like child’s play, no pun intended, yet it works, for other reasons. Then, do not forget, the Obama Administration authorized the use of “drones”, aka tech toys like insects, by the Agencies for Extrajudicial Killings, without Due Justice. Why do I mention these items together at this time? Simple and Scary... I wonder how many of you realize how easy it is for evil people to utilize these tech toys to kill people today, by shooting them, by injecting them with poison, by injecting them with a drug that kills or ODs them, by spreading an airborne virus, etc. etc. etc. How many of you ‘honestly’ believe that there has been “NO Foul Play” that has led to massive Suicide and OD Rates, aka “Death by Tech Toy”, a tech toy controlled by some asshole or Elitist assholes that hates certain races, military personnel, kids as they don’t have any, etc. etc. etc.

It is important to realize that the existential movement has brainwashed many people into some Form, some Cult version, of The Law of One. The Law of One teaches people that they are LITERALL “God Incarnate” and there is No Heaven No Hell and No Punishment. Life is merely a Simulation, a Game, a Pre-Planned Experience, and that after they die, their next Experience, Game, etc. will start in about 8 minutes, just like a Video Game. They see Humans as Avatars, as Characters in a Game, Characters they can Manipulate and pretend to be, which is easy with Technology Implants today; and the easiest example is that they see us as Living in a Virtual Universe, a Metaverse, and due to drug usage to enhance their experiences, they have lost touch with reality. Because the Tech Toys allow them to Play God, they Literally Believe they Are God. The Law of One is the Teaching of The Devil Himself, as instead of being Children of God, we are told “We are God”, and therefore, “The Devil Does Not Exist, nor does Hell!” Therefore, be as Evil as you want to be in Life. The Law of One has been the downfall of Every Society!!!

America’s Corporate Suicide and How it Happened

I am going to wrap this up with a simple slap in the face to the brilliant (sarcasm) Economists and Business People of our time, well, since the 1980’s, and “trickle down economics”, which as it runed out was true... They did piss all over us, and America, destroying every American Company, and many International Companies in the Developed World. They adopted this Philosophy of “Forever Growth” of Revenues and “Forever Reduction” in Costs!!! It is as Insane as it sounds, due to the way I have written it.

In the past, good healthy companies, even companies run as monopolies with government oversight and regulation, were considered “Healthy” Financially if they were making 7% to 8% Return-on-Assets, a metric of Investment, Annually, and “On Average” Annually. The very best companies, most profitable and well managed, were expected to make 8% to 10% Return-on-Assets. Prior to the Insanity of the 1980’s when “GREED” took over the World, Companies, Investors, Government, Employees, etc. had better relationships and most importantly, the average American had a “better” standard of living than today!!! The main reason being that there was actually No Incentive to downsize your Workforce, as long as the Company was Health, and therefore, most employees were very long-term employees, and could plan on insurance and retirement Pension plans’ and it also meant that the Employees “knew” how the company worked and how to address Customer issues, as they knew the company.

However, the 1980’s brough in PROFIT AT ANY AND ALL COSTS!!! It is as Insane as it sounds... This is what they still assume today and why America has Committed Corporate Suicide:

The Profitability Fantasy = Profit is Unlimited (which is impossible)
“combined with”

The Cost Fantasy = Costs Reduction is Unlimited (which is impossible)

How did they get away with it for so long? They knew the Truth; and that the Problem would be Somebody else’s Problem, meaning their Successors, as they would be long gone, probably Retired, Insanely Rich by Problem Time!