

# THE DEATH OF OBAMACARE

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# OBAMACARE

## On its Deathbed...

And the Supreme Court's going to Pull the Plug!



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# OBAMACARE'S PENDING DEATH

President Obama was elected in 2008 and reelected in 2012... and one of the most controversial things to come out of Washington during his leadership is the Affordable Care Act... also known as Obamacare.

Obamacare has been a lightning rod for conflict since its proposal... and now it's once again an area of major conflict.

You see, a federal Judge in Oklahoma recently ruled against President Obama in a critical lawsuit. The judge is essentially saying a key part of how the Obamacare law is being implemented is wrong.

Making it even more confusing... a different federal court in D.C. ruled the exact opposite way on a similar lawsuit just a few months earlier!

What it means is the Supreme Court will be forced take a closer look at the law... and ultimately could change a key piece of the legislation.

So let's dig a bit deeper...

## **What went wrong?**

Well, if you review the legal wording, certain groups of people are eligible for tax credits to help pay for their health insurance premiums.

It's a way to help parts of society who don't make as much money.

Now here's the catch... The law says individuals who need assistance can receive these tax credits for paying their premiums. HOWEVER they must purchase that insurance through an exchange set up by the state.

## **But now it get's messy.**

You see in another part of the law, it says that states can set up their own exchanges... or if they don't they can have the federal government set up and run the exchange for them.

So, some nitpicky lawyer realized only 13 states (14, if you count the District of Columbia) actually went to the effort to set up their own exchanges. Here's how each state is set up:

Alabama	Federally-facilitated Marketplace
Alaska	Federally-facilitated Marketplace
Arizona	Federally-facilitated Marketplace
Arkansas	State-Partnership Marketplace
California	State-based Marketplace
Colorado	State-based Marketplace
Connecticut	State-based Marketplace
Delaware	State-Partnership Marketplace
District of Columbia	State-based Marketplace

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Florida	Federally-facilitated Marketplace
Georgia	Federally-facilitated Marketplace
Hawaii	State-based Marketplace
Idaho	State-based Marketplace
Illinois	State-Partnership Marketplace
Indiana	Federally-facilitated Marketplace
Iowa	State-Partnership Marketplace
Kansas	Federally-facilitated Marketplace
Kentucky	State-based Marketplace
Louisiana	Federally-facilitated Marketplace
Maine	Federally-facilitated Marketplace
Maryland	State-based Marketplace
Massachusetts	State-based Marketplace
Michigan	State-Partnership Marketplace
Minnesota	State-based Marketplace
Mississippi	Federally-facilitated Marketplace
Missouri	Federally-facilitated Marketplace
Montana	Federally-facilitated Marketplace
Nebraska	Federally-facilitated Marketplace
Nevada	Federally-supported State-based Marketplace
New Hampshire	State-Partnership Marketplace
New Jersey	Federally-facilitated Marketplace
New Mexico	Federally-supported State-based Marketplace
New York	State-based Marketplace
North Carolina	Federally-facilitated Marketplace
North Dakota	Federally-facilitated Marketplace
Ohio	Federally-facilitated Marketplace
Oklahoma	Federally-facilitated Marketplace
Oregon	Federally-supported State-based Marketplace
Pennsylvania	Federally-facilitated Marketplace
Rhode Island	State-based Marketplace
South Carolina	Federally-facilitated Marketplace
South Dakota	Federally-facilitated Marketplace
Tennessee	Federally-facilitated Marketplace
Texas	Federally-facilitated Marketplace
Utah	Federally-facilitated Marketplace
Vermont	State-based Marketplace
Virginia	Federally-facilitated Marketplace
Washington	State-based Marketplace
West Virginia	State-Partnership Marketplace
Wisconsin	Federally-facilitated Marketplace
Wyoming	Federally-facilitated Marketplace

I'll save you time counting, there are:

- 14 State-based Marketplaces (including D.C.)
- 3 Federally-supported Marketplaces
- 7 State-Partnership Marketplaces

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- 27 Federally-facilitated Marketplaces

So the argument is... if you're not in a state run marketplace, you can't receive the government credits... and that puts everyone back at square one.

The poor can't afford their insurance premiums so they drop coverage... and with fewer and fewer people in the insurance pool, prices skyrocket... pushing even more people out of the system.

If the Supreme Court rules against President Obama, it will have a massive impact on the 36 states not set up and running their own insurance marketplaces... and according to my research, almost 4 million Americans could lose their tax credits!

This ruling could end up killing Obamacare.

And 4 million Americans could lose their insurance too...

## ANOTHER MASSIVE BLOW TO AMERICANS ON OBAMACARE

As if that's not bad enough, consider another less talked about implication of a negative ruling...

If the Supreme Court rules against the way Obamacare's being run, it would mean the IRS issued billions and billions of illegal tax credits to millions of Americans.

Could 4 million Americans wake up one day to find a huge BILL in their mail box from the IRS?

### **Might you get a bill from the IRS?**

Remember the people who received the tax credits are those least able to afford health insurance... and they probably don't have the extra cash lying around to pay off a bill like that.

Could the IRS start garnishing wages and chasing people for payments?

It's a real possibility and one that could have a huge impact on everyday working Americans, and our economy too.

It could be the DEATH of Obamacare.

**Talk about a mess!**

## THE FUTURE OF OBAMACARE

As I write this, no one knows which way the justices will rule.

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None knows how fast these lawsuits could move to take Obamacare down in flames... or what other outside factors could cripple this legislation.

The fact of the situation is... regardless of what happens, the **healthcare industry will continue thriving!**

I know it seems strange, so let me walk you through it.

There's a handful of macro factors that are poised to drive the healthcare industry higher... these same drivers are good for the industry, the companies... and ultimately stock prices! Those five factors are:

- 1) An aging population
- 2) New Technologies
- 3) Obesity and diabetes epidemics
- 4) Personalized medicine
- 5) Rising costs

These five factors will drive healthcare stocks higher in the next year... 5 years... 10 years and beyond.

**Take, for example, the aging population.**

According to recent stats, individuals aged 65 or older represented less than 13% of the population... but that's about to change... Within the next 15 years or so, those over 65 will surge to almost 19%.

**That means million and millions more Americans will qualify as senior citizens.**

And this trend is global! Many European and Asian countries are looking at an even more significant explosion in the 65 and older demographic.

And of course... as people get older, their need for health care-related products and services increases. And that means more business for the entire healthcare industry.

**New technology will also be a driver...**

Healthcare advancements are happening all the time. Years ago knee surgery was a massive undertaking and took months of recovery... today many procedures can be done with arthroscopic... significantly shrinking incisions and recovery times.

And, just look at genetic research...

It's still in its infancy, but the potential for understanding disease progression and the development of new drugs is very exciting. And we're just scratching the surface of the potential.

New treatments, screening technology, and medical devices will improve lives... and the business of the industry.

Despite decades of medical development, we still have problems... epidemics that will impact millions of Americans.

## **The Obesity and diabetes epidemics in the US aren't going anywhere...**

These two diseases are a perpetual cash machine for the healthcare industry. Consider the statistics... according to a 2010 Centers for Disease Control and Prevention (CDC) report 35.7% of adults and 17% of children are considered obese.

Anyone who pays any attention to their health knows the risks of being overweight. Obesity leads to:

- Coronary Heart Disease
- High Blood Pressure
- Stroke
- Abnormal blood fats
- Metabolic syndrome
- Cancer
- Osteoarthritis
- Sleep apnea
- Gallstones

And a whole host of other issues... like diabetes.

Diabetes, by the way, is also another epidemic where the health industry stands to make a mint. The CDC reports almost 29.1 million people have diabetes... and almost 8.1 million are undiagnosed!

Diabetes is a leading cause of early death, stroke, kidney disease, and even blindness... and all of these medical maladies require attention, treatment, and cost money!

If those reasons aren't enough to convince you the healthcare industry is still on a growth trajectory, consider this next development – Personalized Medicine!

### **Personalized medicine is the future of healthcare.**

It's where treatments, care, and medical products are tailor made for the individual. Often times, the patient's genetic makeup is analyzed and treatment options are selected based on that information.

Imagine having cancer and the doctor ordering you a special drug... a drug that's designed to work with your body's genetic makeup in the most efficient ways.

The impact is revolutionary!

While in the very early stages, this one area of medicine will impact all areas of treatment in the coming decades. And with it will no doubt come with higher costs for individuals... and more revenue for the industry!

And that brings us to the 5<sup>th</sup> major driver for healthcare over the next decade...

**COSTS!**

Costs are rising. According to government projections, the health spending rate is expected to jump by 5.7%... every year... for the next decade!

**By 2023, healthcare is projected to be 19.3% of GDP!**

Need I go on?

The healthcare industry is set for growth over the next decade and it's going to drive healthcare stocks through the roof! The upward trend for healthcare has already started, just look at this recent research...

## RECENT HEALTHCARE INDUSTRY PERFORMANCE

Now, for the stock market, and the healthcare industry, Obamacare hasn't been all bad....

Just look at the XLV Chart. The XLV is the Health Care Select SPDR ETF and it tracks the performance of a big basket of health care stocks.



The entire healthcare sector has performed well over the last few years... and in 2014, XLV scored gains of 26% on the dot.

As you can see, any threat of Obamacare hurting the profitability of the health care industry has been wholeheartedly dismissed by the markets and investors. But I know what many people are thinking...

**The market's been on a run for the last few years, and "A rising tide lifts all boats!"**

So, let's compare the performance of the healthcare industry to some of the other big industry groups out there...

I pulled this data right from the Sector SPDR ETF website, and the data was as of 11/30/14... As you can see in the last five years the Health Care industry outperformed every other industry group but one!

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And in the last year, the Health Care industry outperformed the next closest industry by almost 2.4%!  
**It's a meaningful movement in performance numbers!**

Industry Performance			
Symbol	Select Sector SPDR Fund	1 Year	5 Year
XLY	Consumer Discretionary	10.96%	21.96%
<b>XLV</b>	<b>Health Care</b>	<b>27.89%</b>	<b>20.01%</b>
XLI	Industrials	15.09%	18.01%
XLP	Consumer Staples	17.57%	16.18%
XLK	Technology	24.70%	16.18%
XLU	Utilities	25.43%	13.51%
XLF	Financials	15.43%	12.42%
XLB	Materials	13.04%	11.23%
XLE	Energy	-5.96%	8.93%

If you've been sidestepping Health Care stocks because of the problems with Obamacare and the political infighting going on in Congress, **you've missed one of the biggest market runs!**

So, how do we profit now?

## THREE PENNY STOCKS TO HELP YOU PROFIT NO MATTER WHAT HAPPENS WITH OBAMACARE

**So what do you do now?**

Will the Supreme Court Pull the plug on Obamacare?

Will the Democrats find a way to save their defining legislation?

Will the Republicans dance on the grave of universal healthcare?

And what will happen to the 4 million Americans now in limbo?

Will they lose their government tax credits?

Will they lose their insurance?

Will they be subject to massive bills from the IRS?

**Let me tell you... I don't know.**

It could go either way.

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Obama was elected to bring change to America... And change things he did.

But from where I stand, I don't see a lot of CHANGE in the financial markets... We're several years into a long bull run for the equity markets overall... and despite a few small pullbacks, **the market is continuing to show significant strength.**

Here's what I do know... the Healthcare industry is a market leader.

It has been for the last decade – with and without Obamacare - and that means it's one of the most important industries to invest in.

Let's take a look at three Penny Stocks that will perform well in this market.

### **MiMedx Group, Inc. (MDXG)**

The product that MiMedx Group makes is astonishing... they produce regenerative biomaterials... it's amazing. If you have an open wound, their product helps the body heal itself... more quickly and effectively.

Go to the website and check out the before and after pictures – (it's not for the squeamish!)

Needless to say, this company is surging higher on great performance.



Their products are in high demand, the company's sales are surging... and they're profitable... pick them up now before they surge higher.

### **Universal American Corp (UAM)**

Universal American is right in the middle of the obamacare debate. They are a specialty health insurance holding company, providing health insurance and managed care to people in Medicare and Medicaid.

As they point out in the first few slides of the investor presentation, both the Medicare and the Medicaid markets are growing and spending is increasing.

The stock's been gyrating... along with the business. Revenue is down slightly... but so are costs including claims.

The company is repurchasing shares 6 million in 2014 and the future looks bright. Take a closer look at their business and the stock!



### **POZEN Inc. (POZN)**

This third and final company is very exciting... and creative.

What POZEN does is create drugs for the treatment of acute & chronic pain, which is a huge market.

How do they do it?

The company combines already approved drugs in unique ways creating therapies for optimal performance...

What a great idea!

The company has a strong balance sheet and strong margins... you've got to love profitability!

Take a look at this stock before it shoots any higher.



Obamacare continues to be a lightning rod for political controversy. But the stock market is ignoring the noise and focusing on the positive impact the law is having on corporate profits.

If you don't have exposure to healthcare stocks, you've missed out on one of the hottest sectors. But it's not too late... these penny stocks will continue to benefit from positive trends that should lift healthcare stocks to new highs.

Consider adding some to your portfolio today.

So, what's next?

## HOW WE CAN HELP YOU TRADE FUTURE NEWS ON OBAMACARE

The entire team here at Penny Stock Research is watching the markets every day.

And we're keeping our eye on Obamacare too. If you're looking to find specific health care penny stock trade ideas and recommendations about the market moves, keep reading our free newsletter.

If you have a question or concern, give us a shout at [customerservice@pennystockresearch.com](mailto:customerservice@pennystockresearch.com)

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