



ObamaCare and Young People

If they can get the ObamaCare exchange website to work, young people may learn some bad news upon signing up.

A [report](#) from the conservative American Action Forum found that health insurance rates for 2.7 million people aged 18 to 35 — the so-called young “invincibles” crucial to the health-care law’s success — would rise dramatically.

The main purpose of the individual mandate was to have these younger, relatively healthy consumers subsidize the costs of older, sicker and more expensive insurance enrollees.

Without the young people of America paying more for their health insurance coverage than they need to pay, ObamaCare will fail in a spectacular fashion. You see, it is a pyramid scheme. Healthy young people are being forced to pay more for health insurance so they can subsidize other Americans with no insurance or with health problems.

Insurance options for Young People: Buy a health care plan on the exchange that has more coverage than you need and will cost more than you can afford, or pay a tax for not buying a government-approved and mandated health insurance plan.

In the short run, millions of young will be better off without ObamaCare.

A [recent study](#) by the National Center for Public Policy Research shows that:

- About 3.7 million of those ages 18-34 will be at least \$500 better off if they forgo insurance and pay the penalty.
- More than 3 million will be \$1,000 better off if they go the same route.

Currently insurance companies offer lower premiums to younger Americans, since they generally have lower health costs. But starting in 2014, the law implements an age band so that the amount an older individual pays will be no more than three times what a younger individual pays. So if a state currently allows an age band of 5:1, older Americans might see a premium decrease — but younger Americans would see a premium spike.

Monthly premiums under ObamaCare will go up for young people in all 50 states, according to a study released by the center-right **American Action Forum**. Premiums will average more than \$187 per month in 2014, up from \$62 per month in 2013, a 202 percent increase, the study said.