

ObamaCare Burdens 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 probably 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.

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- ◆ 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.

Live Out the Truth . . .

Encourage **Young Women for America (YWA)**

YWA is a project of Concerned Women for America created to give young people a united voice when standing up for the things that concern them. They are facilitating vibrant Christian conservative activism on college and high school campuses across the country.

- Are you a young adult attending a secular or Christian college or high school that would like to gather with like-minded peers? Or do you know somebody that would?
- Go to cwa/ywa.org to find out more! Or call (800) 458-8797 and ask for Caroline.
- Please pray the Lord continues to raise up young leaders across this nation to represent the Biblical world view at such a time as this.
- Pray they have a tremendous impact on their peers first and foremost for the glory of God.

Concerned Women for America
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Fall 2013

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