



# **\$175 premium for a young, healthy student? Thanks, Obamacare!**

By Ashe Schow

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American media outlets were finally able to track down a mythical creature -- a person who actually signed up for the Obamacare exchanges online.

But that person, Chad Henderson, admitted to the Washington Post that the premium for the plan he enrolled in was \$175. Ouch! Wasn't Obamacare supposed to lower premiums?

Henderson's going to pay a \$175 premium and he won't even receive vision or dental insurance. He has contacts, so not having vision insurance is kind of a bum deal.

Henderson, as far as we know a healthy, 21-year-old college student at Chattanooga State Community College who lives in Flintstone, Ga., and works part-time at a day-care center, did not qualify for tax credits to purchase insurance, according to the Post.

Without Obamacare, Henderson could have received health insurance for as little as \$44.72 on eHealthInsurance.com, according to Michael F. Cannon of the Cato Institute.

"I can't yet say whether Chad's \$175 premium is the lowest-cost plan available to him through the Obamacare Exchange," Cannon said. "[I'm in the process of researching that, and it'll probably take a few hours.] But it's probably close."

Thanks to Obamacare's community-rating price controls that take effect in 2014, Henderson's cheapest plan option on eHealthInsurance jumped up to \$190.23.

"So it appears that Obamacare quadrupled Chad's premiums, and Enroll America thinks this is a success story," Cannon said.

One of the main reasons health insurance prices are going up under Obamacare is because of the one-size-fits-all insurance plans required by the health care law.

During a congressional hearing in August, Rep. Mike Pompeo, R- Kan., asked Marilyn Tavenner of the Centers for Medicare and Medicaid Services whether President Obama's promise that "if you like your health care plan, you can keep your health care plan" was true.

"It is true," Tavenner said, but added that it was true "under the assumption that your insurance is 'true' insurance that provides coverage."

Tavenner claimed that insurance that was not "true" was insurance that didn't include coverage for things like hospitalization or cancer treatment.