

Back in the good old days, young people were different. For one thing, they were a lot younger.

I realized that when I ran into Andy Beck outside the school in Red Bank where U.S. Rep. Frank Pallone (D-6th Dist.) was holding a town-hall meeting on health care the other evening.

I was interviewing people in the line, which stretched around the block, when Beck came by asking if anyone had seen some people with Hula Hoops. As an aging baby-boomer who was there for the creation of the Hula Hoop, I found my curiosity piqued. I asked Beck what Hula Hoops had to do with health care.

It turned out that the 42-year-old Beck was with a group of people who travel annually to Burning Man, a New Age festival held out West that centers around the immolation of a giant wooden sculpture of a man. He had driven down from Bedminster to link up with the group.

"We were supposed to do, like, an event to help bring attention to social issues concerning our health care system," said Beck. "We're kind of artists, activists, free-thinking people."

Artists, activists and free-thinking people don't often have the sort of jobs that provide health insurance, he said, so they were hoping the feds would provide it for them. To that end, they were planning to put on a Hula Hoop show on the school's lawn. But that show would be nothing compared to the shows at the festival, which begins next week in Nevada, he told me. There, people will perform dances with flaming Hula Hoops.

"Flaming Hula Hoops?" I replied. "I can see why you guys want health insurance."

But will they get it? Or will they just get a mandate to buy insurance, perhaps at a higher price than they would pay today?

That's a question many young people haven't thought about. But Pallone's been thinking about it. He sits on a key committee and has helped in drafting the bill now before the House. As part of that job, he bravely faces down audiences full of irate citizens, as he did twice this week.

There were so many of them in Red Bank that the hearing had to be split into three sessions. The second was the rowdiest. After a spontaneous rendition of "God Bless America," the audience members strode to the microphones and yelled at Pallone. One guy I'd met outside, Jason Creveling of Dunellen, held up a handwritten poster with the definition of "communism" on it and asked, "Is Webster's Dictionary wrong or are you a communist?"

Pallone assured the crowd he's not a commie and that his plan is not socialized medicine. But that depends what you mean by "socialized." It's true the plan would not socialize the machinery of medical care, at least not immediately. But it would certainly socialize the risk. And that's not financially favorable to young people.

Frank was frank about that when I interviewed him between sessions. If the plan is so good, I asked, then why must it include a mandate that everyone be forced to participate?

"If you eliminate the individual mandate, then you're going to have a lot of people who are healthy and wealthy who will not participate," said Pallone. "And like any insurance pool, if you take out the people that don't need the care it drives the cost up for everyone else."

I admired his honesty, if not his plan. "The people that don't need the care" are overwhelmingly young people. And they're the ones who should be protesting this plan, not the senior citizens. Baby-boomers like Pallone are pulling a fast one on them.

That's the theory of an economist who's been studying this issue very intently, Jogadeesh Gokhale of the free-market Cato Institute. The real reason the Democrats want to push young people into the public option, says Gokhale, is that their premiums can be used to put a Band-Aid on Medicare, which is going broke. "This is basically generational warfare," he said.

In Gokhale's opinion, and mine, opponents of the plan are making a mistake by focusing on the public option. The real problem is the individual mandate. "Without the mandate, the young won't sign up," he said.

But once the mandate's in place, the feds can keep ratcheting up the requirements for private health plans so that young people are forced to take the public option. And then the kids become the cash cows for us baby boomers.

If somebody could communicate that to all of those young and not-so-young people who will gather in the Nevada desert next week, I have a strong suspicion the man they'd be burning would be a Democrat.

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Posted by **JD0153** on [08/28/09 at 7:46AM](#)

Thanks Paul, for trying to get the health care debate moving in to the real issues. You could also point ironically that a key distinction in the primary campaigns last year between Obama and Clinton was that Hillary's plan insisted on that individual mandate.

It needs to be noted though that the young, healthy people who opt out of health insurance are getting a bit of a free ride. For a predictable percentage of them will indeed need catastrophic care soon, many from accidents, that far outstrips their resources, and they WILL be treated, at taxpayer expense.

The real issue is indeed skyrocketing Medicare and other healthcare expenses; something needs to be done or they will cripple the economy.

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Posted by **happygram** on [08/28/09 at 7:52AM](#)

Or the young might want to listen to their cult hero, Bill Maher, who advised Obama this week to "just shove the health program down America's throat! The people are just too stupid to get it." or words to that effect. Even something as blatant as that got very little attention compared to what it should have gotten.

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Posted by **thebullhorn** on [08/28/09 at 8:06AM](#)

I am enjoying watching all the unavowed socialists denying what is patently obvious to anyone even remotely familiar with political theory and traditional political economy: that all non-consensual government is inevitably if not by definition redistributist.

Pallone isn't a Marxist-Leninist or even a pure Marxist . . . he's simply a collectivist, like all other Democrats and the vast majority of Republicans. The health-care plan currently being debated is clearly collectivist and redistributivist and coercive, but it is more closely ideologically aligned with fascism than with either socialism or communism (the "scientific" socialism communism of Marx, that is).

These significant, but technical considerations aside, it is at least encouraging to watch the American Sheeple exhibit some action (however misdirected) to protect themselves from the ever-burgeoning and destructive influence of coercive, collectivist government in their lives. Maybe there's a faint glimmer hope for us yet.

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Posted by **Berts** on [08/28/09 at 8:29AM](#)

Thanks for high lighting Frank Pallone, perhaps the most left leaning member of the NJ delegation to the house, and that's saying a lot.

Pallone supported the Capps ammendment which would use fancy accounting to disguise the fact that Obamacare will use taxpayer money to fund abortions. Pallone has also opposed every attempt to have Obamacare verify that only citizens will be able to sign up. So if an illegal alien want's to buy subsidized health insurance, there will be nothing to stop them, just like there is nothing to stop them from working and

collecting Social Security.

The solution for young people is high deductible, low premium policies. Can you imagine what homeowner insurance would cost if it was used to pay for every repair on your house? Instead, the policy only covers catastrophes and you are responsible for the upkeep and maintenance. This model would work for health insurance, particularly for the 20 something who don't need the other expensive stuff that Pallone and Obama will force every policy to cover (autism coverage for example).


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Posted by **cmnjcom** on [08/28/09 at 8:42AM](#)

it would be nice if Pallone would be forthcoming about another component an insurance pool- higher risks pay higher premiums. In a voluntary market insurance companies price premiums based on the risk of paying claims. Companies that don't properly price premiums based on risk of current and future claims go bankrupt. Just look at AIG and Medicare. When politicians intervene premiums are skewed based on ability to pay the premium and political lobbying power of those paying the premium. Mandatory insurance is just a different form of taxation. If taxes were voluntary would most people pay as much as they do?

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Posted by **Maus** on [08/28/09 at 9:10AM](#)

Spot on, Paul. Just as social security isn't a savings plan, this isn't an insurance plan.

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Posted by **slimey11** on [08/28/09 at 9:26AM](#)

What's to stop young people from buying private health insurance, even selecting only catastrophic care, that properly assesses their risk? Forgive my ignorance, but does The Grand Plan require jumping into the Pool, or just purchasing (and showing proof of) insurance?

Does The Plan mandate not only that everyone Buys, but also mandate what everyone must buy?

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Posted by **slimey11** on [08/28/09 at 9:37AM](#)

What's to stop young people from buying private insurance, even just for catastrophic care? Forgive my ignorance, but does the Plan under debate require that all people join The Pool, or just that they buy (and show proof of) health insurance?

Does the Plan mandate not only that everyone buys, but also mandates the coverage we must have, and suppliers we must choose from?

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Posted by **leftist** on [08/28/09 at 9:46AM](#)

Reconciliation in the U. S. Senate will give the youth and all American citizens the *Public Option*. Majority rule!

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Posted by **tweck** on [08/28/09 at 9:58AM](#)

...and it is the Young who will DIE without healthcare reform.

A real public option will cover everyone, at an affordable cost, and LESS people will die because of it.

Paul, sometimes you are such a disingenuous scaremonger in your endless clinging to your right-wing ideology.

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Posted by **tweck** on [08/28/09 at 10:00AM](#)

Also, Paul, I have to remind you that human life is actually MORE important than money.

I wasn't sure if you were actually aware of that.

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Posted by **cchuba** on [08/28/09 at 10:06AM](#)

-> Slimey, "What's to stop young people from buying private insurance, even just for catastrophic care? "

Part of Barack's health plan is to force private insurance companies to do the following. 1. Mandate certain coverage features, 2. accept all applicants regardless of pre-existing conditions, 3. charge the same rate for all policies.

In short it would be impossible to get private insurance that only provides catastrophic care and private insurance costs will increase due to these mandates.

Young people overwhelmingly support Barack Obama, they are like NJ voters and will vote for candidates that routinely work against their own interest. However, the geezers got their game face on. Just read the Star Ledger editorial letters. The geezers discuss the minutia details of how 'unfair' it is that social security is not getting an increase this year after getting a 6% increase in January. Geezers win / young people lose.

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Posted by **pezro** on [08/28/09 at 10:10AM](#)

As a young Libertarian Republican, I am so happy that Obama/TeddyCare is in the dumper... and it will stay there!

Remember 1994.. and not just the NY Rangers' Stanley Cup victory!

HillaryCare was demolished in 1994 and that was before the internet explosion... there is more backlash about the current health takeover plans than in 1994.

The Republic lives!

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Posted by **Cassius1** on [08/28/09 at 12:09PM](#)

"Artists, activists and free-thinking people don't often have the sort of jobs that provide health insurance, he said, so they were hoping the feds would provide it for them".

Therein lies the biggest problem with our society--there are way too many people who believe that our government exists for the sole purpose of giving them "freebies". However, nothing (coming from the government) is really "free", and young people really need to wake up (and grow up) to realize what's being done to them with all these social programs.

Usually buying your first house and getting your first property tax bill gives them a good wake up call. Here's hoping that more of them wake up before then before it's too late...

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