

# The Washington Post

## Why millennials will come around on Obamacare

By: Ryan Cooper - December 5 at 11:53 am

The major push from the anti-Obamacare forces right now is to predict with absolute certainty that millennials will never enroll in the numbers necessary to make the law work over time. Charles Krauthammer, Jeff Singer of the Cato Institute, and Ed Morrissey all agree: Obamacare is a “bad deal” for the young, and without them the system will collapse in a premium death spiral.

Meanwhile, many foes of the law are chanting in unison about a poll that shows “young invincibles” aren’t sold on Obamacare yet: over half of 18- to 29-year-olds disapprove of the law, and say it will raise their healthcare costs.

But take it from me, your Senior Plum Line Reckless and Irresponsible Youth Correspondent: young people will eventually come around on Obamacare. Here are six reasons why.

1. **Young people are not actually invincible.** In fact, like most humans, we are rather squishy and helpless, and die quite easily. Today brings a very good example of this from inside the the White House itself. As Michael Robertson, the chief of staff in the Cabinet Affairs Office, demonstrates, serious illness can strike at any time:

*[He] was diagnosed with stage IV colorectal cancer at age 35. “I went overnight from being completely healthy and exercising and all that to having this catastrophic disease,” he said.*

Obamacare can be a tough sell for absolutely healthy young males. But as Robertson shows, even those people can be turned in an instant to people with pre-existing conditions — which is to say, people who will benefit from the protection of Obamacare.

2. **Going without insurance is morally wrong.** The only way insurance can work for everyone is if everyone is in the system so risk can be pooled. This one doesn’t carry much weight yet, since the system isn’t even operating. However, as time passes, this will become an important norm — and for young people, the norm has outsized importance (older people already have a reason to get coverage; they get sick more easily). Getting insurance will be part of living in a decent society where everyone chips in when they can afford it, and free-riding is frowned upon — and over time, young people will come to see this as part of being a responsible citizen.

3. **It’s the law.** People hate paying fines and generally prefer to follow the rules, even if it would be cheaper to do pay the fine rather than pick up insurance. Being judged is unpleasant. Maybe it’s true that young people would be *relatively* more likely to get on the wrong side of the law, but even most young people will ultimately want to follow the rules.

4. **People haven't grasped how the subsidies work yet.** Younger uninsured people are disproportionately poorer — and less likely to pay attention to media coverage — and the range of subsidies available hasn't sunk in yet. This is compounded, of course, by the website's struggles, but once the range of financial help trickles through the national consciousness young people will be surprised at the prices on offer.

5. **Pressure from mom and dad.** Take it from me, few things make your folks more nervous than the knowledge that a simple accident or serious illness means instant medical bankruptcy, and maybe even them having to dip into their retirement account to save your sorry carcass. These days, hospitals look on uninsured people with the cold calculation of a loan shark, and a single little laceration can easily run into the multiple thousands.

6. **Being uninsured sucks!** Without insurance, even for cocky young bohemians, there is a constant little voice nagging you all the time, especially when even a minor medical issue crops up. *What if?* it says. *What if I get the flu this year and I can't work for a week?* But that shot is 45 bucks without insurance! *What if this rash is something serious?* But I can't afford to go to urgent care! Season with a little WebMD-induced hypochondria, and this can be a profound source of anxiety.

I can testify to this myself. I am 27 years old, and went briefly without insurance when I turned 26, got kicked off my folks' coverage, and stared with bug-eyed shock at the \$750 monthly COBRA payment. (Which represented, at that point, pretty much all my income after rent.) I quickly picked up some dirt-cheap individual market coverage, but the \$10,000 deductible was not exactly comforting. And the older you get, the worse it is. By your late twenties, most people have either had a moderate medical scare or known a friend their age with one. It starts to weigh on you.

Finally, the White House has a long time to bring about this change. As Ezra Klein usefully details, Obamacare has many fail-safes built in to keep the system going for a couple years at least even if young people stay away en masse at first. Eventually, young people will forget they ever worried about Obamacare, and buying health insurance (if you don't get it through work) will be part of becoming a full-fledged adult.