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Obamacare proves it's hard to sell

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It's Obamacare sign-up time again, and the Obama administration is out in force trying to convince Americans why they need to buy insurance. Open enrollment began on Sunday.

Here's the problem: Many people don't want anything to do with it.

The health care exchanges that play a central role in the Affordable Care Act aren't attracting the kind of enthusiasm the federal government anticipated. Premiums are often higher than customers can afford, and many individuals don't qualify for federal subsidies which means they get stuck with the entire bill.

Two years after Obamacare took effect, numbers of insured individuals are also lower than projected. Ten million people are still uninsured.

The administration is having the hardest time attracting young people — especially young men. That's despite President Barack Obama's best attempts to appeal to the youthful demographic. Earlier this year, Obama took to BuzzFeed to encourage young people to buy insurance.

“The young and healthy simply haven't signed up for Obamacare in the same numbers as those who are older and sicker,” Michael Tanner, a senior fellow at the Cato Institute, observed recently in National Review.

Without younger, healthier people paying into the system, costs will go up for everyone.

The Department of Health and Human Services plans to harness Facebook, text messages and online ads to encourage this crowd to purchase a plan.

And if they don't? Next year, when they pay taxes, they'll get hit with a \$695 fine. But even that penalty may not be enough to convince them to head to HealthCare.gov.