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ObamaCare A Bad Deal for Young Adults



12/17/2009

by [Kristina Rasmussen](#)

Is ObamaCare a raw deal for young adults? Aaron Yelowitz of the Cato Institute [sure thinks so](#):

One of the most interesting questions about the health care overhaul now moving through Congress is how it would affect young adults. That legislation would force most or all Americans to purchase health insurance (an "individual mandate") and would impose price controls on health insurance ("community rating") that would limit insurers' ability to offer lower premiums to low-risk enrollees.

Those provisions would drive premiums down for 55-year-olds but would drive them up for 25-year-olds—who are then implicitly subsidizing older adults. According to the Urban Institute, many young people could see their premiums double, whereas premiums for older adults could be cut in half....

The irony is that Barack Obama won the presidency with 66 percent of the vote among adults aged 18 to 29. That's a larger share than any presidential candidate has won in decades. Yet his health care overhaul could impose its greatest burdens on young adults.

Me? I just want to keep my Health Savings Account. Too bad ObamaCare would [regulate my plan out of existence](#).

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