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CNBC's Quick Rips ObamaCare: 'At Some Point You Need to Take Responsibility for Yourself'

'Squawk Box' co-host disparages popularity of provision allowing adults to remain on parents' health insurance policy until 27th birthday.

By Jeff Poor
Business & Media Institute
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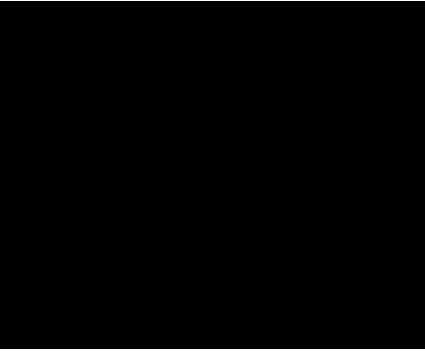
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Is President Barack Obama really instituting "cradle-to-grave" social policies and transforming the United States into a nanny state? Well, it may not be "womb-to-tomb" yet, but he's certainly creating a welfare state for Americans beyond their mid-20s.

On CNBC's April 12 "Squawk Box," the network's Washington correspondent John Harwood was outlining what he perceived to be the more positive aspects of ObamaCare, specifically extending how long a one can remain on their parents' insurance policy and whether or not someone can be disqualified for pre-existing conditions.

"I think it's more likely to be stuck," Harwood said. "Now, ultimately, the hope for Democrats, and for the president, is the actual experience with the legislation. Forget the sales job, but once elements of that kick in, especially the more popular ones, letting kids stay on their parents' insurance policies until they're 26, and preventing insurance companies from kicking people off when they hit a lifetime max – those kinds of things, they hope, will make, fuel acceptance of this legislation."



However, "Squawk Box" co-host Becky Quick protested the idea that someone remaining on their parents' health insurance policy until they were 26 was a "popular aspect."

"That's one of the more popular aspects, though, John – kids can stay on until they're 26?" Quick said. "That one drives me crazy. I understand pre-existing conditions. That makes perfect sense to me, but staying on until you are 26 on your parents' [insurance policy]."

And according to Quick, requiring insurance companies to allow adults to remain on their parents' health insurance policies until their 27th birthday unnecessarily undermines personal responsibility.

"[I] think at some point you need to take responsibility for yourself," Quick explained. "At what point does the kid become responsible? At 26 I can't imagine that – look, I can understand if you need some help from your parents from time to time, but you're still considered a child at age 26?"

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Harwood, who has been [somewhat of an ObamaCare advocate](#) throughout the debate insisted this wasn't meant to prolong dependency, but instead to "expand coverage."

"It's not that you're still considered a child," Harwood said. "It's a back-door way of expanding coverage for a lot of young adults who, unlike you and me, don't have good health insurance at the places where they work. And it's simply another means of – I don't think they're pretending that anybody is a child when they're 26."

Quick explained that her understanding was this was an effort to prevent insurance companies from disqualifying people from getting insurance, which assumed people with pre-existing conditions were sometimes under age 27.

"When I've asked politicians about this, they say it's because there are some kids who are not able to get their own insurance because of pre-existing conditions," Quick said. "But this legislation takes care of pre-existing conditions. That would seem to cancel out that argument."

According to Harwood, it was just making the "insurance market work properly," which apparently means forcing health insurance providers will somehow improve the function of supply and demand.

"No, because 25-year-olds, generally speaking, are fairly healthy, and inexpensive patients," Harwood claimed. But the key, again, is to get – from the viewpoint of people who structured this reform – is to get more people in the system, especially young healthy people, then you have real risk sharing that makes the insurance market work properly. "

According to Michael Tanner of the Cato Institute, this provision will hardly make costs go down as a whole.

"Beyond that, parents will be able to keep their children on their family insurance plan until those children reach age 26," Tanner [wrote on March 24](#). "Of course, that will not be free. Parents who do so can expect to pay higher premiums."

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