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**CNBC's Quick Rips ObamaCare: 'At Some Point You Need to Take Responsibility for Yourself'**By Jeff Poor ([Bio](#) | [Archive](#))  
Mon, 04/12/2010 - 17:58 ET

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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."

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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?"

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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### We need a new poll...

Mon, 04/12/2010 - 18:24 ET by [Red Jeep](#)

...of 1000 people aged 18-26. Question to be asked: Do you consider yourself a.) a kid, b.) a child, or c.) an adult?

Follow up question for those saying they are adults: What do you think of the Democrat Party labeling you a child in regards to the new health care legislation?

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### Exactly

Mon, 04/12/2010 - 18:28 ET by [Galvanic](#)

I heard a caller on CSPAN state that he needed coverage of his children to age 26 because both of them are in graduate school. Well, if he can afford to send two through grad school at the same time, he (or they) can pay for their health care. If he doesn't think he can swing it, then they forego grad school until he or they have got the dough. Why should I pay for them?

I didn't ask anyone to pay for my children, who are now 25 and 23. Don't ask me to pay for someone elses.

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### Hey how about we enforce

Mon, 04/12/2010 - 18:57 ET by [10ksnooker](#)

You can't drink until you buy health insurance. Bet that would settle the argument.

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### Now there's an incentive

Tue, 04/13/2010 - 01:14 ET by [Galvanic](#)

I think you're on to something.

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### Who goes to jail?

Mon, 04/12/2010 - 22:12 ET by [mollyz](#)

Okay, hypothetical question: What if my 24 year old, who went to a trade school for 3 years and now makes twice as much money as I do, won't buy health insurance because he can't do that and keep his boatload of student loans current? Am I, as his parent, going to be required to put him on my employee health insurance even though the extra cost is going to make it very difficult to pay my bills? If I don't and he goes without healthcare, who goes to jail? Me or my son? What about his dad, who we haven't seen for 5 years? Does he go to jail?

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### The answer is....if they

Mon, 04/12/2010 - 18:22 ET by [ConservativeRex](#)

The answer is....if they remain on Mommy and Daddy's insurance until they are 26, they don't get a chance to vote until they are 26 and/or out of the house and on their own. Of course, if they are on their own before they are 26, like normal people, they can vote, but not if Mommy and Daddy are still taking care of them. You gotta have a stake in society in order to vote.

*Si Vis Pacem, Para Bellum*

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### 22-26 year olds who stay around . . .

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