Millennials Wisely Saying ‘No’ to Obamacare

The State Exchanges Need Young and Healthy Enrollees to Pay for Others’ Coverage; Millennials’ Refusal to Enroll is Just One Reason Why Obamacare is Crumbling

ST. PAUL, Minn.—Obamacare is in trouble for a variety of reasons, but a major cause of its woes is that millennials are wisely choosing not to enroll.

With open enrollment beginning today, Nov. 1, many Americans are weighing their options, especially as Obamacare premiums—as well as off-exchange insurance premiums, for that matter—are now much higher. If trends continue, younger Americans again won’t be signing up for Obamacare coverage.

A recent article in the Daily Signal found that “adults between the ages of 18 and 34 have been significantly underrepresented in federal enrollment numbers in previous years, accounting for just 24 percent of sign ups in 2014.” Additionally, the Kaiser Family Foundation has estimated that young adults represent 40 percent of the uninsured.

For more than five years since the signing of the Affordable Care Act, Citizens’ Council for Health Freedom (CCHF, www.cchfreedom.org), a national patient-centered health freedom organization existing to protect health care choices, individualized patient care, and medical and genetic privacy rights, has been predicting the downfall of government health care, of which the enrollment of the young and healthy was key to sustaining the federal exchange infrastructure.

“The financial stability of Obamacare depends largely on two things,” said Twila Brase, president and co-founder of CCHF, “the participation of insurers in the exchanges and the enrollment of young, healthy Americans. Neither of these is happening as planned, therefore state exchanges are in particular trouble. As insurers drop out and the young and healthy wisely refuse to buy an over-priced product, Obamacare premiums continue to rise and even more go uninsured and pay a penalty or claim an exemption. We shouldn’t be surprised by this development. Millennials are savvy consumers in other areas of life.”
CCHF president and co-founder Twila Brase, R.N., has been called one of the “100 Most Powerful People in Health Care” and one of “Minnesota’s 100 Most Influential Health Care Leaders.” A public health nurse, Brase has been interviewed by CNN, Fox News, Minnesota Public Radio, NBC Nightly News, NBC’s Today Show, NPR, New York Public Radio, the Associated Press, Modern Healthcare, TIME, The Wall Street Journal, The Washington Post and The Washington Times, among others. She is at the forefront of informing the public of crucial health issues, such as intrusive wellness and prevention initiatives in Obamacare, patient privacy, informed consent, the dangers of “evidence-based medicine” and the implications of state and federal health care reform.