

# Lack of younger enrollees threatens exchanges

November 15 2013, by Michael R. Blood

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(AP)—Health care enrollments in several states suggest too few young, healthy people are signing up—a problem that if it spreads could undermine the financial viability of the federal law.

Insurers have warned that they need a wide range of people enrolled because premiums paid by the young and healthy offset the cost of carrying older and sicker customers.

In California, most of the people who applied were older with health problems. In Kentucky, nearly 3 of 4 enrollees were over 35.

Lisa Folberg of the California Medical Association warns that if those signing up for the Affordable Care Act trend to the elderly and sickly, insurance will cost more and discourage younger people from participating.

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