

New US health law needs youth to sign up

January 1 2014, by Kelli Kennedy

Healthy young adults are so important to the success of the U.S. health care overhaul that takes effect Wednesday that both supporters and critics are spending millions to reach them with racy ads, social media campaigns and celebrity endorsements.

For the Affordable Care Act to work, insurers need their participation to offset the costs of covering older, sicker Americans. If enough [young people](#) decide not to buy [insurance](#) through state or federal marketplaces, it could throw off the market's equilibrium and cause insurance rates to rise dramatically the following year.

Federal officials haven't released detailed demographic information on who's enrolled so far, so it's not clear how many young people have signed up for coverage.

The law is the signature legislation of President Barack Obama's time in office, and it has been bitterly contested by opposition Republicans. The U.S. has been the only major developed country without a [national health care](#) system, and the overhaul was supposed to change that by providing coverage to millions of people. It's not a centralized, government-run insurance system as in Britain, instead penalizing people if they don't participate by buying coverage from private insurers or signing up for coverage under existing federal programs.

At the same time, insurance companies will no longer be able to turn away people in poor health.

A poll by Harvard's Institute of Politics shows about 40 percent of people between the ages of 18 and 29 are undecided about whether to sign up, with the rest split fairly evenly between those likely to enroll and those who probably won't.

The survey of 2,000 [young adults](#) was conducted from Oct. 30 to Nov. 11, after the first month of enrollment on the [health care](#) exchanges and when sign-up problems were at their peak.

Ad campaigns in many states are courting undecided young adults. In Colorado, a nonprofit group created a series of provocative "got insurance?" ads. When the state's marketplace launched, models wearing nothing but underwear and "Get Covered" signs passed out fliers in Denver.

Shmuel Johnson, a 31-year-old without insurance who works in Los Angeles, isn't interested.

"There's this elitist attitude that (politicians) think they know what's better for us than ourselves, and that's part of why I take issue with this. I'm being forced to do something that's not necessarily in my best interest," he said. "I don't need insurance, man. I'm healthy."

He says he'll select the cheapest, lowest level of coverage available simply to avoid being fined.

In 2012, 18 million 19- to 34-year-olds lacked insurance—or 27 percent of all people in that age group, according to U.S. census data.

The Obama administration is making the rounds on college campuses to encourage people to sign up and has enlisted celebrities including Lady Gaga and Kerry Washington in its Get Covered [social media](#) campaign.

More than 3 million young adults have [health insurance](#) thanks to the Affordable Care Act because they remained on their parents' health insurance, according to federal authorities. The law extended the age that children can stay on their parents' plan to 26.

Groups that oppose the health overhaul such as Generation Opportunity are spreading their message at college parties. The organization gained a following after social media videos featuring a creepy Uncle Sam popping up at gynecological and proctology exams went viral. The tagline urged young adults to keep big government out of their personal health decisions.

The group's recent party at the University of Miami featured glossy-haired models handing out free gifts, free alcohol and sweaty twenty-somethings bumping and grinding to a live DJ.

Mette Jensen, a 22-year-old student, said she supports "Obamacare" even though she signed a petition against it.

"Well, why not. I love free stuff."

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