

KTVX - ABC-4

ACA 101: The role of young invincibles

Link: <http://www.4utah.com/story/d/story/aca-101-the-role-of-young-invincibles/36848/6yBHquVdD02UaizBcphUg>

Video: <http://www.clipsyndicate.com/video/play/4925625>

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SALT LAKE CITY, (ABC 4 Utah) – Young people play a crucial role in President Obama’s effort to get health insurance for every American, but so far the so called young invincibles aren’t signing up under the Affordable Care Act the way the administration had hoped.

In general, the young invincibles are the ones who will pay into the premium pool, but won’t pull as much out of it, because they are healthier and don’t go to the doctor or hospital as much.

Deven Davenport is one of them, about one year ago he left his job to follow his dream.

He opened Bushi Kai Martial Arts in West Jordan.

“Since I am a new business owner it’s pretty close to the bone, you got to make sure everything is getting paid and that’s priority number one. Make sure this place is up and running,” said Davenport.

That means health insurance is getting kicked to the side.

“In the meantime I’m just trying to be as careful as I can, which I know is cliché to say, but it’s about all you can do,” said Davenport.

Millions of others in the 18 to 34 year old demographic are dealing with a similar dilemma, posing a potential problem for the Affordable Care Act.

“They’re being asked to come into this system to not only get insurance, but to also keep the system more sustainable,” said Jason Stevenson with Utah Health Policy Project.

The goal is to have the young invincibles make up 40% of the insurance pool under Obamacare.



The latest numbers show only 24% of the people who have signed up nationwide are 18 to 34 years old, in Utah it's 29%.

That's why UHPP has kicked off the, "What's More Risky" campaign specifically targeting younger Utahns.

"Health insurance for young people is really financial insurance. It's insurance that can protect you from that \$30,000 hospital bill that can come out of no where. Emergency appendectomy, something goes wrong when you are driving your car or even if you are out enjoying Utah's mountains and you're sledding or snowboarding," said Stevenson.



That's the message they are spreading by social media and on college campuses, but they aren't the only ones.

Generation Opportunity is doing the same thing, but with a much different message.

Spokesperson, Corie Whalen says Obamacare is generational theft, right up there with other entitlement programs.

"Medicare and social security are both slated to be bankrupt without reform, long before my generation even has access to them. Obamacare is actually adding to that burden and that problem with young people being used to subsidize others," said Whalen.

Generation Opportunity has taken its, "Opt out of Obamacare" campaign to colleges across the country, including five here in Utah.

They aren't asking young invincibles to go uninsured, they just want them to go around the federal marketplace.

"We think it's much better for young people to find a catastrophic insurance plan that works for them, potentially a short term plan. Those plans actually do exist outside of the Obamacare exchanges," said Whalen.

Two very different messages targeting one specific age group.

"I want to be able to take care of myself and once I do have an opportunity I'm definitely going to do that," said Davenport.