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## Study: Young people better off not enrolling in Obamacare

Posted By [Patrick Howley](#) On 5:20 PM 08/15/2013 In Politics | [No Comments](#)

Millions of young Americans could save money by simply paying Obamacare penalties rather than buying insurance when the controversial health-care law is implemented in 2014, [according to a new study](#).

"Millions of single, childless adults will save at least \$500 by forgoing insurance and paying the fine in 2014. The problem is that to be viable, the exchanges need these 'young invincibles' to participate," said David Hogberg, health-care policy analyst for the National Center for Public Policy Research, which conducted the study.

In 2014, millions of single, childless Americans between the ages of 18 and 34 will be better off paying a \$95 individual mandate penalty or one percent of their income (defined as a "tax" by the Supreme Court) than buying insurance, according to the study.

Approximately 3.7 million people in that age group "will save at least \$500" by paying the penalty rather than buying insurance and more than 3 million people will save at least \$1,000 by simply paying the penalty, according to the study.

As [The Daily Caller reported](#), the Obama administration [reportedly plans](#) to roll out "campaign-style demographic targeting" to encourage younger, healthier people to enroll in the Affordable Care Act and effectively balance Obamacare exchanges, which will initially serve primarily older people and would drive up health-care rates under the law. The administration hopes that 18-to-30-year-olds will comprise 2.7 million of the 7 million people expected to sign up for Obamacare exchanges in the first six months of the law's implementation.

If enough young people decline to buy insurance and take the penalty instead, the administration's fears of a rate-hiking "death spiral" would become a reality, according to Hogberg's findings.

The White House did not immediately return a request for comment.

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