

WASHINGTON, March 5, 2014 /PRNewswire-USNewswire/ -- President Obama needs to improve his plea for youth to sign up for health care before the March 31

deadline under the Affordable Care Act, say former White House spokesman Robert Weiner and policy analyst

Emily Kopp

in the Palm Beach Post today. The piece is entitled, "Obama Needs New Health Law Plea for Youth; Guilt and shame fail as motivators for kids."

"Kids will sign up for health insurance if they know they will help themselves — not because it's an act of personal responsibility, depresses insurance prices or raises the overall ACA numbers," say former White House and senior Hill spokesman Bob Weiner and analyst Emily Kopp

Weiner and Kopp point out that "The Obama administration hopes to encourage the participation of more 'young invincibles,' a nickname for the supposedly hardy, under-35 crowd. Early numbers suggest young people comprise a fourth of insurance purchases. The administration is hoping for a big jump to 40 percent."

They write, "President Barack Obama is missing the opportunity of marketing the ACA to young people in a way they will understand and want."

They point out that at a youth summit at the White House in December, Obama told millennials that "everybody who does have health insurance ... is acting responsibly and is subsidizing your care." Weiner and Kopp say that "as a parent — and he is clearly a loving one — the President should know that guilt and blame routinely fail as motivators to get kids to do anything. Yet, he added: 'My suspicion is, between your phone bill and your cable bill, the idea you wouldn't want health security and financial security that comes with health insurance? You're smarter than that.'"

Weiner and Kopp assert, "That's the wrong approach. Kids will sign up for health insurance if they know they will help themselves — not because it's an act of personal responsibility, depresses insurance prices or raises the overall ACA numbers."

Weiner and Kopp say, "Kids love facts" and they give some examples the President should use:

"Over half of bankruptcies in America are from medical expenses. Young people could destroy their lives, their professional futures ('Have you ever declared bankruptcy' or done so 'in the last 10 years' many job applications ask), and their financial reputations for years and maybe forever if they get sick. In Florida alone, people under age 19 comprise half a million of the state's 3.8 million uninsured. About 35,000 people under age 24 live in a household with a medical bankruptcy. That figure leaps by tenfold — to over 344,000 — for people under 34."

They continue, "Over half of uninsured young people have neglected a medical issue, according to a 2011 survey by the Commonwealth Fund. Among uninsured young people with medical bills, 51 percent struggled to pay them and 26 percent dealt with a collection agency, one out of every four."

They make the point that many kids actually do get sick, with the help of some statistics.

- In 2010, there were 465,000 new cases of diabetes among ages 20-44.
- Cancer is the fourth-leading killer of 15- to 39-year-olds, behind accidents, suicides, and homicides. The rates of some cancers, including colorectal, thyroid and testicular, are rising in people ages 20 to 39.
- Atherosclerosis, the plaque buildup in the arteries that can eventually lead to heart attack and stroke, begins in early high school, according to Harvard Health Publications.
- Young people run a higher risk of a car accident requiring health care. In 2009, 8,610,000 people from ages 25 to 34 died in a car accident, but only one-third as many 65 to 74 year-olds — 2,868,000 — fell by the same death.
- Many young people are ill-prepared to tackle problems of mental health and addiction. 21.5 percent of youth 18-25 have abused illicit drugs in the past month according to HHS.

Dr. Tom Frieden, director of the U.S. Centers for Disease Control and Prevention, told Weiner and Kopp: "Whether you are young or old, healthy or sick, having health insurance is important. Insurance will increase your chances of getting the preventive and primary care you need to be healthy and productive." Rep. Lois Frankel, D-West Palm Beach, added, "No matter what age, we are all one car accident away from huge financial obligations."

Weiner and Kopp make a financial argument: "Even though the costs are reasonable, for many

young people it's still a lot. Families USA estimates about 9.3 million people between 18 and 34 will receive a federal subsidy to offset premium costs. The Obama administration promises four in 10 young invincibles will pay less than \$100 each month. Early health insurance funds preventive care like immunizations and tests that mitigate future costs."

They conclude: "Any twentysomething or a little older can appreciate the solace of a few more days to tie up loose ends — whether it's for the college essay you feverishly researched at the witching hour, or the rent due on a cramped apartment. That's the time you've got until the deadline for health insurance." They encourage young people: "Time to go for it."

*Weiner is a former chief of staff for the U.S. House Committee on Aging and the Subcommittee on Health under Claude Pepper before serving as a White House spokesman. Emily Kopp, a "young invincible" at 23, is a journalism and economics summa cum laude graduate from the University of Georgia and is policy analyst at Solutions for Change.*

Contact: Bob Weiner/Vanessa Edwards 301-283-0821, cell 202-306-1200 [weinerpublic@comcast.net](mailto:weinerpublic@comcast.net)

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