



Written by [Michael Tennant](#) on July 26, 2010

Thanks to ObamaCare, Some Kids Won't Have Health Insurance

The unintended consequences of ObamaCare continue to pile up. The latest is that some insurance companies are now refusing to write new policies that cover children as individuals, reports the Associated Press.

The reason, according to the AP: "Starting later this year, the health care overhaul law requires insurers to accept children regardless of medical problems. Insurers are worried that parents will wait until kids get sick to sign them up, saddling the companies with unpredictable costs."



This is, in fact, a very well-founded fear. RomneyCare, the Massachusetts prototype for ObamaCare, has resulted in a nearly fourfold increase in individuals who buy health insurance and then cancel within six months — obviously because, knowing that insurers can't refuse them for pre-existing conditions, they wait until they need insurance to purchase it and then drop it once they are well again. This, in turn, "is driving up the cost of coverage for everyone else," said Robert Zirkelbach, a spokesman for America's Health Insurance Plans of Washington, D.C.

Of course, most children are covered under their parents' employer-based insurance or government programs, which won't be affected by this mandate; but, says the AP, "industry officials estimate that children's policies account for 8 percent of single coverage plans sold directly to consumers."

The insurance commissioners of both Florida and Oklahoma have stated that some insurance companies in their states have stopped issuing new policies that cover children as individuals. In Florida, at least, the insurers in question are heavyweights — UnitedHealthcare and Blue Cross Blue Shield — which does not bode well for such coverage in other states.

Alissa Fox, a lobbyist for the Blue Cross Blue Shield Association, expressed concern that parents may wait until a child becomes ill before purchasing health insurance for that child and that "there is nothing in the law that would stop a hospital from buying a policy for a [sic] uninsured child who came into the emergency room," as the AP paraphrased her comments.

"Insurance companies and state insurance commissioners are pressing the federal government to require an open enrollment period for the guaranteed children's coverage, which is one of the main early benefits of the health law," reports the AP. "Parents could only get the guaranteed coverage during a designated month each year." This is similar to the way many employer-based and government health insurance programs handle enrollment, and it would prevent most cases of parents' waiting until the last minute to buy needed insurance for their children.

The AP adds that "state officials have also brought the problem to the attention of the Obama administration," but "there was no immediate response from the administration."



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Additional regulations, however, will not solve the underlying problem; they will merely put a government-issued bandage on top of a gaping, government-created wound. Third-party healthcare payments, themselves a result of government policy, coupled with government regulations and programs, have brought us to the current pass. ObamaCare is merely the addition of a Mt. Everest of mandates, regulations, and programs on top of the existing Mt. McKinley of them. To that will be added another heap or two of regulations to fix the problems created by Everest, until finally the whole mountain comes tumbling down.

Yes, the problem of uninsured children needs to be addressed, but it needs to be addressed at the root of government interference in the market, not the branch of a particular mandate. ObamaCare needs to be [repealed](#); and after that, the rest of the government healthcare edifice. The health of our children — and our country — depends on it.





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