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What You Need to Know About the Individual Mandate in Ohio by [Tracy McManamon](#)

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The question that is running through so many Americans'™ minds today is "How will the individual mandate help or hurt us, when it comes to health insurance?" The common man in Ohio, who may not be following the mandate on a daily basis, is going to first look at the change in his insurance premium. His initial thought is "will I be able to afford the change for health insurance Ohio, or is it going to hurt me more?" This is a great question to be asking your-self. Ohio has not made a decision yet if the state is going to be for or against the individual mandate of Obamacare. To those of you may not be aware, the individual mandate will require that all United States citizens will have to obtain health insurance in some form, whether it be government funded or purchased by the individuals themselves, by the year 2014. So the question has to be asked, if this really going to be good for the people of Ohio, when so many already struggle to pay their premiums for Ohio health Insurance?

Statistics show that if the health care laws change without the individual mandate the number of uninsured will decrease from fifty million to forty-two million. But if health insurance Ohio policies change with the individual mandate, statistics are showing that the number of uninsured will decrease from fifty million to twenty-six million.

The second option shows that a lot less people will be walking around uninsured. However if the plans are changed without the individual mandate since more people would not have insurance "uncompensated care spending would be much higher." Although the average of uninsured for America shows to be twenty-six million, if the mandate is passed, the reality of it is that the statistics for Ohio have still not yet been determined. It is expected though, that the statistic of uninsured will be much greater than twenty-six million, because many in Ohio are already struggling to pay premiums as it is. Since this is the case, once people are forced to buy health insurance Ohio plans there will be many more unable to pay for health insurance in Ohio. On the other hand, the unfortunate thing about health insurance plans changing without individual mandate is that premiums are said to go up twenty-five percent. Even with the individual mandate passed , insurance premiums will be increasing to some degree.

Some families are already struggling to pay their premiums so how will they be able to pay the premium if it increases by twenty-five percent? If you are struggling to pay your premium, the government will actually help pay your premium for you. You must qualify by being in a certain percentile. According to the government, they will help pay your premium for health insurance if: "you earn more than \$14,000 but less than 400 percent of the poverty level, (which meant \$43,320 for a single person and \$88,200 for a family of four in 2010) you can qualify for a subsidy".

We must step back and look at both sides of this mandate, looking at what will effect the individuals of Ohio and ask ourselves if Obamacare is really going to improve Ohio health insurance and make it more accessible. It seems from the statistics and history of Ohio, that since most are unable to afford their premiums already, passing the mandate only increases the amount of people who will be struggling to afford health insurance ohio plans. Those who absolutely cannot afford it are already on the government funded program called Medicaid, and if the amount of people needing Medicaid increases, because of the mandate being passed, taxes will begin to rise significantly in order to pay for all those who qualify for government assistance. After sorting through the numbers and statistics the majority seems to think no, the mandate should not be passed in Ohio. What do you think?

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[Tracy McManamon](#) - About Author:

Tracy McManamon is a licensed a titlehealth insurance ohio [health insurance Ohio](#) consultant at One Source Benefits with over 25 years of experience. He and his team members ensure that their clients get the best value for every dollar they spend on their a titlehealth insurance ohio [health insurance Ohio](#) plan.

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