

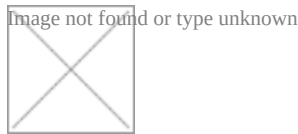


Weekly Checkup

Can the Individual Mandate Help Enrollment Numbers Going Forward?

JONATHAN KEISLING | FEBRUARY 18, 2016

The individual mandate is one of the most heavily debated provisions of the [Affordable Care Act](#) (ACA), but there is evidence that it may be failing to serve its intended purpose. The ACA's intention was to increase the number of people insured by assessing a tax penalty for those who fail to purchase insurance. During the last open enrollment period, 12.7 million people enrolled in health insurance—nearly 10 million less than originally projected,^{[1][2]} and enrollment may not increase much more as a result of the individual mandate penalty after 2016. Premiums continue to climb in the individual marketplace—helped along by the [ACA's regulatory burden](#). Even if premiums increase at an optimistic annual rate of 6 percent, they will grow to be much higher than the mandate penalty faced by those who forego insurance.



[1] <http://www.cbo.gov/sites/default/files/03-30-healthcarelegislation.pdf>