

Health reform proposals could help 13 million uninsured young adults gain coverage

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Comprehensive health reform proposals now before Congress could help the more than 13 million uninsured young adults ages 19-29 gain coverage, and such reforms would also help ensure that those who now have coverage would not lose it, according to a new Commonwealth Fund report. Extending health insurance coverage to all Americans through expansions in Medicaid and a health insurance exchange with a choice of private and public plans would help guarantee stable, affordable coverage for young adults, according to the report, *Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help, 2009 Update*.

Young adults often become uninsured when they graduate from high school or college; turn 19 and are dropped from their parents' policies or become ineligible for Medicaid or the State Children's [Health Insurance](#) Program (CHIP); have difficulty finding jobs; or are employed in jobs that do not come with health benefits. In 2007, nearly 30 percent of this age group, or 13.2 million, were uninsured—an increase of 2.3 million since 2000. With the unemployment rate currently at 15 percent among 20-24 year olds, up from 8.2 percent in 2007, more young adults are likely uninsured now.

"Because young adults face so many transitions—graduation, job changes, and in this economy, unemployment—they are especially vulnerable to the risks of being uninsured," said Commonwealth Fund President Karen Davis. "Comprehensive health reform would go a long way toward ensuring that young adults have stable, affordable [health coverage](#) that will give them access to the care they need, and protect them in the event of a serious illness."

Young adults are disproportionately uninsured:

they comprise just 17 percent of the under-65 population, but represent nearly 30 percent of all uninsured Americans. Young adults are particularly at risk of losing coverage at graduation from high school or college: nearly 2 in 5 high school graduates who do not go on to college, and one-third of college graduates, experience a time uninsured in the year following graduation. As new entrants to the labor force, young adults are less likely than older adults to find jobs that come with health benefits, and are thus left to purchase health plans on their own in the individual insurance market, without the financial help of employer premium contributions.

The report analyzes how reforms such as those currently under discussion in Congress would affect young adults: Some proposals would allow young adults to remain on their parents' health plans until they are 26 years old; young adults in lower-income households, who represent nearly 70 percent of all uninsured young adults, would be eligible for Medicaid or sliding scale premium subsidies to purchase health plans through a health insurance exchange. Such policies would enable young adults to maintain health insurance through key life transition points when many experience gaps in their coverage.

Young adults who experience breaks in their coverage face a number of risks: about half (49%) of those who spend a time uninsured report medical bill problems or medical debt, just 41 percent have a regular doctor compared to 79 percent of insured young adults, and two-thirds (66%) of young adults who were uninsured for some period of time during the year went without needed medical care because of cost. While young adults are healthier as a group than older adults, about 15 percent have a chronic health problem such as asthma, more than half weigh more than

what is considered to be a healthy weight, there are 2.7 million births to women in this age group, and young adults have the highest incidence of injury related visits to the emergency room of any age group.

"Loss of [health insurance coverage](#) impedes young adults' access to the health system at precisely the time they should be establishing their own relationships with physicians, and puts them and their families at significant financial risk," says study author and Commonwealth Fund Vice President Sara Collins. "It is critical that reform proposals provide comprehensive, affordable and continuous health insurance that [young adults](#) can count on regardless of where they work or whether they are in school."

Source: Commonwealth Fund ([news](#) : [web](#))

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