

Survey of young adults finds wide majority support health reform

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An overwhelming majority -- 88 percent -- of young adults across the political spectrum think it is important for Congress and the President to pass health reform legislation that would assure affordable health insurance for all and improve health care, according to a Commonwealth Fund survey released today.

The survey, conducted between May and July of 2009, found that nearly half—45 percent—or approximately 20 million young adults between the ages of 19 and 29 were uninsured at some time during the past year. Key transition times of high school and college graduation put young adults at significant risk of losing their health coverage, according to Commonwealth Fund researchers Jennifer Nicholson and Sara Collins, authors of the report, *Gaps in Health Insurance Among Young Adults and Their Views of Health Reform: Findings from the Commonwealth Fund Survey of Young Adults, 2009*.

Forty-five percent of young adults who had insurance in high school lost their insurance or had to change insurance coverage when they graduated from high school. Similarly, two-thirds who had insurance while they were in college had to change coverage or lost their health insurance completely when they graduated. High school and college graduates often experienced long periods without insurance: half of [high school](#) graduates who either lost or switched coverage at graduation went without coverage for two years or more and more than one-quarter of college graduates who switched or lost coverage were uninsured for two years or more.

According to the researchers, several provisions in the House and Senate health reform bills would significantly reduce gaps in health insurance coverage for young adults, including provisions to allow young adults to stay on their parents' insurance longer (until age 26 in the Senate bill and age 27 in the House bill), and the creation of a

health insurance exchange that will offer subsidies to help those with low income afford coverage. A key provision in the [health care reform](#) bills is expansion of Medicaid to adults, up to 133 percent of the poverty level in the Senate bill, and 150 percent in the bill passed by the House. Expanding Medicaid to 150 percent of poverty could potentially cover 8 million young adults who are currently uninsured.

"It is not surprising that a large majority of young adults support health reform—as a group their health insurance situation is unstable and they are at risk of going without needed care and incurring medical debt if they become sick or are injured," said Commonwealth Fund Vice President and report co-author author Sara Collins. "Young adults stand to benefit significantly from reforms that make health insurance more affordable and protective."

Additional Survey Findings:

- Wide majorities across party lines said passing health reform was important: 98 percent of young adult Democrats, 88 percent of Independents and 73 percent of Republicans said it was very or somewhat important for Congress and the President to pass health care reform.
- Uninsured young adults go without coverage for long periods of time: 46 percent had been without health insurance for more than two years and 23 percent had been uninsured for 1-2 years.
- Sixty-two percent of young adults are strongly or somewhat in favor of a requirement that everyone have health insurance.
- Eighty-two percent of young adults support increasing the number of years they can

receive coverage under their parents' policies.

- Three-quarters (75%) of young adults would strongly or somewhat favor increasing the eligibility age for Medicaid and CHIP to age 26, a policy that is not part of the current [health reform](#) legislation.
- Sixty-one percent of young adults believe that health care costs should be shared between the government, employers and individuals. This idea has the highest support among young adult Independents with 68 percent supporting it while 64 percent of Democrats and 51 percent of Republicans are in support of this type of shared financing.
- Employer coverage is the primary coverage source for young adults, with 44 percent of young adults receiving health insurance coverage through an employer, either on their own (25%) or as a family member (19%).

"Major life transitions like graduation, turning 19, or changing jobs often leave young adults at risk for gaps in health insurance coverage," said Commonwealth President Karen Davis. "Access to affordable, stable [health insurance](#) coverage throughout the lifespan of every American should be a top priority for Congress to ensure a strong economic future for our nation."

Provided by Commonwealth Fund

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