

Post-Obamacare young adult health insurance coverage varies widely by race

27 June 2017, by Sean Nealon

Health insurance coverage increased significantly for young adults after the 2010 passage of the Affordable Care Act, but there were large differences among racial and ethnic groups, particularly among blacks, an analysis by Oregon State researchers found.

The researchers found health insurance rates increased 6.1 percent for young [adults](#) age 19 to 25 after the Affordable Care Act, also known as Obamacare, was adopted. But, the percentage increase varied greatly, from seven percent for whites to 1.2 percent for blacks.

"With this policy we have taken huge steps," said Aurora "Rory" VanGarde, an Oregon State Ph.D candidate who presented the findings at AcademyHealth's Annual Research Meeting on June 25 in New Orleans. "But there is still a lot more to do."

The Affordable Care Act allowed young adults to stay on their parent's and guardian's health plans until the age of 26. Within the first year after that extension, about 3 million young adults gained [insurance](#) coverage.

Despite the increase in insured young adults, it hasn't been clear what impact the Affordable Care Act had on racial and ethnic disparities in [health insurance coverage](#) or cost-related barriers to accessing [health](#) services, VanGarde said.

The work by VanGarde and her collaborators – Carolyn Mendez-Luck and Jangho Yoon, both assistant professors in the College of Public Health and Human Sciences at Oregon State, and Jeff Luck, an associate professor in the college – set out to change that.

In addition to the differences between whites and blacks, the researchers found insurances rates increased among American Indian/Alaskan Native (8.4 percent); Hispanics (6.1 percent);

Hawaiian/Pacific Islander (5.1 percent); and Asians (4.6 percent). While all groups increased overall, the disparity between groups was only partially mitigated; overall, white young adults remained as the highest insured group.

The researchers also found racial and ethnic differences on the question of whether after adoption of the Affordable Care Act young adults were less likely to skip medical services because of the high cost.

Overall, they found [young adults](#) were 2.6 percent less likely to skip medical care. All major groups saw declines, but the percentages varied: Hawaiian/Pacific Islander (3.3 percent); white (3.2 percent); Asian (2.6 percent); American Indian/Alaskan Native (2.4 percent); Hispanic (1.7 percent); and black (0.1 percent).

Provided by Oregon State University

APA citation: Post-Obamacare young adult health insurance coverage varies widely by race (2017, June 27) retrieved 8 November 2022 from <https://medicalxpress.com/news/2017-06-post-obamacare-young-adult-health-coverage.html>

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