



## Young People and Health Insurance

### Do young people matter in the health reform debate?

Yes! Young adults, age 19 to 29, represent one of the largest and fastest-growing segments of uninsured people in the U.S. Almost 1 in 3 young people are uninsured! Unfortunately, most insurers, including public programs like Medicaid and Children's Health Insurance Program (CHIP), drop young people after they turn 19 or graduate from high school. Many entry-level jobs do not offer employee health insurance plans, or have lengthy waiting periods of up to a year before new employees qualify for insurance. Young people often change jobs, making it difficult to hold onto health insurance even when it's offered.

### What should young people have?

- **A public insurance option:** A public option would help keep costs low because it would not need to make a profit. Moreover, it would provide competition for private insurers. By not relying on the employer-based system for health insurance, but instead choosing the public option, you would have continuous coverage no matter how many times you change your job.
- **Subsidies to help cover the cost of insurance:** To buy insurance through the new "exchanges" created by health reform, many young people will need subsidies to afford the cost.
- **Ability to stay on existing policies longer:** Private insurers should be required to offer parents the ability to keep unmarried children on family dependent coverage policies up to age 30. Young adults should be able to stay on Medicaid or CHIP beyond current age limits, if they don't have employer-based insurance. Such policies will help cover young adults struggling to find the right career without the fear of becoming uninsured.
- **Affordable college plans:** Colleges and universities should offer full-time and part-time students to have health insurance.
- **Coverage that addresses health issues specific to young people:** According to the *Journal of Adolescent Health*, young people get injured more often than any other age group. Additionally, young people face a high risk for problems relating to sexual reproductive health. The prevalence for STIs such as Chlamydia, Gonorrhea and HPV are highest for young people, ages 18 to 24. Mental health is also a concern, as three-fourths of all lifetime diagnosable mental disorders begin by age 24. Young adults have triple the suicide rate of adolescents and experienced a 5% increase in depression diagnoses from 2000 to 2007.

### What do the current proposals do for young people?

**Senate HELP Committee:** This proposal includes a public option and subsidies. It requires private insurance companies to provide dependent coverage for children up to age 26, and requires all plans to cover the preventive measures recommended by the US Preventive Services Task Force.

**House Tri-Committee:** This proposal includes a public option and substantial subsidies, but does not mention regulations extending dependent coverage. It includes coverage for preventive measures recommended by the USPSTF (e.g. tobacco cessation counseling, depression screenings, etc.)

**Senate Finance Committee:** This proposal does not include a public option and provides the lowest subsidies of the three bills. It sets aside money for programs supporting healthy lifestyles, however these programs are only applicable to those enrolled in Medicaid/Medicare. Those in Medicaid/Medicare will have coverage for some preventive services, but the list of services covered has not been defined.

### What can young people do?

- **Let your voice be heard!** Tell your representatives in Congress what you expect from them. Sponsor an event at your college campus or in your community that addresses what young people need from health reform legislation.

Please visit [www.raisingwomensvoices.net](http://www.raisingwomensvoices.net) for more information.