



What You Need to Know: Young People and Health Insurance

How common is it for young people to lack health insurance?

- Young adults between the ages of 19 and 29 represent one of the **largest and fastest-growing segments of the U.S. population without health insurance**.¹ According to a recent survey done by the Centers for Disease Control, of all people under the age of 65, the highest rate of un-insurance was for young people between the ages of 18-24 years old (27.5%).²
- **A Growing Problem:** The number of uninsured young adults ages 19 to 29 climbed to 13.7 million in 2006, from 13.3 million in 2005. Even though they comprise just 17 percent of the under-65 population, young adults account for almost 30 percent of the non-elderly uninsured.³

Why don't young people have health insurance?

- Young people often lose coverage from their parents' policies or from public insurance when they turn 19 or on graduation from high school. **Medicaid and SCHIP (State Children's health Insurance Program) reclassify all teenagers as adults the day they turn 19.** Most low-income young adults become ineligible for public programs, since eligibility for adults generally is restricted to very-low-income parents or disabled adults. Even teenagers with disabilities who qualified for Medicaid before their 19th birthdays must go through a new set of screening tests to determine whether they are still eligible for benefits as disabled adults.⁴
- Young adults **move in and out of school and jobs** throughout their 20s. Additionally, **job tenure is shorter** among younger workers, making it even more likely that these young people won't have health insurance coverage for periods of weeks, months, or even years.⁵ Many of young people have **entry-level, low-wage, and temporary jobs** that often do not offer health coverage and public coverage options for low-income young adults are very limited.⁶

Since young people tend to be healthy, why do they need health insurance?

Young adults are particularly vulnerable to a host of health-related hazards like injury, homicide, and substance abuse.

- According to the *Journal of Adolescent Health*, young people **get injured more often** than any other group.
- Young people also face a **high risk for problems related to sexual reproductive health**. The prevalence of many sexually transmitted infections, like chlamydia, gonorrhea, and human papillomavirus, is highest for young people between the ages of 18 and 24.
- Young people are at **greater risk for binge drinking and other kinds of substance abuse**, and they need health care resources to address these issues.
- **Mental health is also a concern** for people ages 18 to 24. Three-fourths of all lifetime cases of diagnosable mental disorders begin by age 24. According to the *Journal of Adolescent Health*, young adults have triple the suicide rate of adolescents.⁷
- One-third of all HIV diagnoses are made among young adults.⁸

Are there special reasons why young women need health insurance?

- One quarter of women ages 18 to 29 are uninsured, making them more likely than any other group to be uninsured and the **least likely to have job-based coverage (only 59 %)**.⁹
- There are 3.5 million **pregnancies** a year among the 21 million women ages 19-29, many of whom lack health coverage.¹⁰
- Uninsured pregnant women are **60% more likely to delay prenatal care**, 3 times more likely to experience **adverse outcomes following pregnancy**, and 30% more likely to give birth to infants who die.

Where can young people get health insurance?

If you want to know how long you'll be eligible for your parents' coverage, see the **National Conference of State Legislatures' website**.¹¹ It will explain the age limits for each state. Note that these laws don't apply to employers who self-insure.

If a young person is looking for a job, what should s/he know about health insurance?

There are **some basic questions you should ask** when you take a new job and are offered employer-sponsored health care coverage:

- How much will your costs be, including monthly premiums, deductibles and co-payments? What is the maximum you can get (caps)? How does changing one amount affect the others?
- What does the policy cover and exclude? Does it cover maternity care, prescription drugs (like birth control) and dental or vision care? Are there limits on the number of days the insurance company will pay for these services?
- Will the policy cover any medical conditions for which you're currently being treated? Are there limitations or a waiting period involved in the coverage?
- What are the processes for getting emergency care? When does care need to be pre-approved? What are the rules for using urgent care facilities?
- What preventive services such as immunizations, mammograms, or checkups, are covered?
- For the complete list see the **National Women's Health Resource Center**.¹²
- For questions about access to reproductive care see the **National Health Law Program's checklist**.¹³

What can we do to make health insurance more available and affordable for young people?

According to a study¹⁴ done by the Commonwealth Fund, the following three policy changes could make a major difference in young people's access to health care coverage:

- **Extend eligibility for Medicaid/SCHIP public coverage beyond age 18.** Congress could allow or require states to extend coverage to young adults in Medicaid and SCHIP who lose their eligibility because of age, with federal matching funds provided.
- **Extend eligibility for dependents under private coverage beyond age 18 or 19.** Private insurers and public and private employers could be required to define dependent coverage as all unmarried dependents beyond age 18 or 19.
- **States could ensure that all colleges and universities require full-time and part-time students to have health insurance and offer health insurance coverage to both.** Many colleges and universities already require health insurance coverage as a condition of enrollment. Twenty states have passed legislation requiring insurance companies to extend coverage of minors after age 18 or 19.¹⁵ Further, a handful of states (California, Idaho, Illinois, Massachusetts, Montana, and New Jersey) have a mandate to require that full-time undergraduate students who are U.S. citizens have health insurance.

What can I do to help more young people get health insurance?

There are many things you can do to impact change!

- **Start locally!** Hold informative talks with young people on campuses in your workplace.
- **Take it to Washington!** Talk to public officials and candidates about your concerns.
- **For more information about health care facts, an organizing guide, and questions to ask public officials see: www.raisingwomensvoices.net!!!**

¹ Sara R. Collins, Cathy Schoen, Jennifer L. Kriss, Michelle M. Doty, Bisundev Mahato, *Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help*, The Commonwealth Fund, May 2006.

² Early Release of Health Insurance Estimates Based on Data From the 2007 National Health Interview Survey, <http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur200806.pdf>

³ Analysis of the March 2007 Current Population Survey by S. Glied and B. Mahato for The Commonwealth Fund.

⁴ Sara R. Collins, Cathy Schoen, Jennifer L. Kriss, Michelle M. Doty, Bisundev Mahato, *Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help*, The Commonwealth Fund, May 2006.

⁵ E. Fishman, *Aging Out of Coverage: Young Adults with Special Health Needs*, *Health Affairs*, Nov./Dec. 2001 20(6):254-66.

⁶ Kaiser Family Foundation: <http://www.kff.org/uninsured/upload/7785.pdf>

⁷ As cited in, Mansbach, Rebecca, *Young Americans and Health Insurance: Why young people should demand change to our health care system*. Center for American Progress, January 14, 2008.

⁸ K. Quinn, C. Schoen, and L. Buatti, *On Their Own: Young Adults Living Without Health Insurance* (New York: The Commonwealth Fund, May 2000).

⁹ Data are for health insurance coverage of women ages 18 to 64, in 1999. Compared to 16 percent of 30-44 year-olds; 14 percent of 45-54 year-olds; and 16 percent of 55-64 year-olds who are uninsured. Women's Health Insurance Coverage, supra note 7.

¹⁰ The World Socialist Website: <http://www.wsws.org/articles/2000/jun2000/ins-j14.shtml>

¹¹ National Conference of State Legislatures: <http://www.ncsl.org/>

¹² National Women's Health Resource Center: <http://www.healthwomen.org/healthtopics/healthinsurance/questionstoask>

¹³ National Health Law Program: <http://www.healthlaw.org/library/attachment.62335?print>

Sara R. Collins, Cathy Schoen, Jennifer L. Kriss, Michelle M. Doty, Bisundev Mahato, *Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help*, The Commonwealth Fund, May 2006

¹⁵ <http://health.usnews.com/articles/health/healthday/2008/05/30/more-young-people-going-without-health-insurance.html>