



## HIYA: Health Insurance for Young Adults Fact Sheet

### Young Adults recognize the value of health insurance.

- 70% of young adults regard health insurance as a very important factor when choosing a job.<sup>1</sup>

### But a large percentage of young adults are uninsured.

- Approximately 1 in 3 young adults lack health insurance, compared to 1 in 6 Americans overall.<sup>2</sup>
- 19-24 year olds (34.9%) are most at risk among all ages of being uninsured. These rates continue to increase.<sup>2</sup>
- Low income 19-24 year-olds (43%) are at a greatly increased risk of being uninsured.<sup>4</sup>
- 19-34 year-olds comprise 40% of the non-elderly uninsured, while comprising only 25% of the non-elderly population.<sup>4</sup>

### Young adults are less likely to have job-based health benefits.<sup>1</sup>

- Only 42% of workers aged 19-29 have job based health benefits.
- Only 20% of 19-23 year olds have insurance coverage through their employer, partly because a majority work part-time—only 33% work full-time during the year.
- Young adults are often too new in their jobs or work in jobs that do not provide coverage.<sup>3</sup>

### Other factors contribute to the low health insurance rates among young adults.<sup>4</sup>

- Younger adults change jobs more frequently earlier in their careers leading to periods between jobs when they are uninsured.
- Young adults are more likely to have low incomes and to be single.

### Young adults attending college full-time are more likely to be insured.<sup>1</sup>

- Only 19% of full-time students are uninsured, compared with the rest of 19-23 year olds who have an uninsurance rate of 38%. This can be attributed to the socioeconomic profile of the average full-time college student.
- Ethnicity widens disparity: 47% of black and 62% of Latino 19-23 year old men who are not in school full-time are uninsured.

### The health risks of not having health insurance are high.

- Lack of health insurance causes roughly 18,000 unnecessary deaths every year in the United States.<sup>2</sup>
- Adults lacking health insurance at the outset had a 25% greater chance of dying than did those with private health insurance.<sup>5</sup>
- Uninsured patients have worse clinical outcomes than insured patients for several chronic infection.

### The health risks are particularly high for young adults (and low-income young adults).<sup>1</sup>

- 40% of uninsured 19-29 year olds received no preventive care services in the past year.
- 50% of uninsured 19-29 year olds with low income went without needed medical care during the past year.
- 67% reported not being able to pay a medical bill or being contacted by a collection agency in this time.

### High rates of uninsurance have high costs for all Americans.<sup>7</sup>

- Uninsured Americans pay about 35% of their medical bills themselves, the rest of these costs are paid by taxpayers (approximately \$29 billion per year).
- Uninsured populations also place financial strain on health care providers. This often leads to the loss of important community resources and redirection of funds away from core public health programs.

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