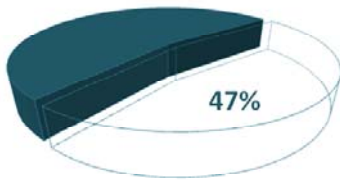


# AFFORDABLE HEALTH CARE FOR AMERICA

## WHAT'S IN IT FOR YOUNG AMERICANS?

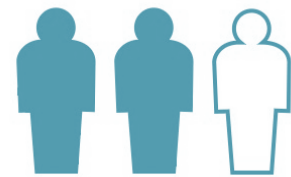
Young American adults are among those who most need health insurance reform.



**Young people are the most likely to be uninsured**, with 47% of those age 19 to 34 having gone without health insurance at some point last year. One in three is uninsured now.

# 53%

**Young people are less likely to be offered coverage through their jobs:** 53 percent of those age 19 to 29, compared to 74 percent of those age 30 to 64.



**Young people are less likely to be able to afford coverage & care**, with 2 out of every 3 uninsured adults age 19 to 29 reporting that they went without necessary care because of costs.

## LOWER COSTS FOR YOUNG ADULTS

- **PREVENTIVE CARE FOR BETTER HEALTH**  
Offers free preventive care to all people insured under new plans, and invests in public health to create a system that prevents illness and disease instead of just treating it when it's too late and costs more. Simple prevention can stop a small health problem from getting worse.
- **INSURANCE INDUSTRY REFORMS THAT SAVE YOU MONEY**  
This year, reform eliminates lifetime limits on how much insurance companies cover if you get sick, and tightly restricts yearly limits. Starting in 2014, reform puts a cap on what insurance companies can force you to pay in co-pays and deductibles. In 2014, reform bans "gender rating" that allows women to be charged more for the same coverage, and bans new group plans from establishing eligibility requirements that have the effect of discriminating in favor of higher wage employees—who tend not be younger workers.

## SECURITY AND STABILITY FOR YOUNG ADULTS

- **EXTENDED HEALTH COVERAGE THROUGH PARENTS**  
Allows you to stay on your parents' health care plans until your 26<sup>th</sup> birthday. (Between now and 2014, this provision applies to a young person only if their employer doesn't offer them coverage. Beginning in 2014, the provision applies to all young people, even if their employer offers them coverage.) This will help to cover the one in three young adults who are uninsured.
- **HEALTH CARE NOT TIED TO A JOB**  
Offers affordable health insurance to those without job-based coverage, starting in 2014, and provides substantial premium assistance to those who still can't afford it. Young adults are just starting jobs and careers, and often don't have access to job-based coverage. Even when they do, they often don't have the money to spend on health insurance—or must endure a waiting period as a new employee.
- **HEALTH CARE WHEN YOU NEED IT MOST**  
If you become sick, you can no longer be dropped from your plan (starting this year). If you have a "pre-existing condition," beginning in 2014, you can no longer be denied coverage or charged higher rates—and between now and 2014, you can enter an interim high-risk pool to get insurance.

## GREATER CHOICES TO MEET THE NEEDS OF YOUNG ADULTS

- **ONE-STOP SHOPPING AND COMPETITION**  
Creates Health Insurance Exchanges for those who don't get insurance through their employer, so you can gain the benefits of group purchasing power like big businesses have for more affordable plans with better benefits. These Exchanges allow you to simply and easily compare prices and health plans and decide which option is right for you. It's your choice.
- **INSURANCE SECURITY AS YOU BEGIN YOUR CAREER**  
Guarantees choices of quality, affordable health insurance. The typical young adult frequently changes jobs, moves, or holds part-time or temporary jobs. Under reform, it doesn't matter.