

# Congressional Connection



CONGRESSWOMAN  
CAROLYN CHEEKS KILPATRICK

## YOUNG ADULTS & HEALTH CARE



### Did you know...

- Young people are the most likely to be uninsured, with 47% of those between the ages of 19 and 34 having gone without health insurance at some point last year?
- Fifty-three percent of young people are less likely to be offered coverage through their jobs?
- Young people are less able to afford coverage and care, with two out of every three uninsured adults between the ages of 19 and 29 reporting that they went without necessary care because of costs?

Source: Office of Speaker Nancy Pelosi

## HealthCare Reform: A Guide for Young Adults

### How the New Law Helps Young Adults

*Health insurance reform means lower costs, more choices, and security and stability.*

Now that healthcare reform has become law, what does that mean for you? The new law includes provisions that will improve your access to quality health care in several ways.

#### Lower Costs

**Preventive Care for Better Health.** The new law offers free preventive care for all people insured under new plans and invests in public health to create a system that promotes wellness and prevention.

**Insurance Industry Reforms That Save You Money.** This year, reform eliminates lifetime limits on how much insurance companies cover if you get sick. 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 new group plans from establishing eligibility requirements that have the effect of discriminating in favor of higher wage employees, who tend not to be younger workers.

#### More Choices

**One-Stop Shopping and Competition.** The Health Insurance Exchanges created by reform will give you the benefits of group purchasing power so you can compare prices and get more affordable plans with better benefits.

**Insurance Security.** Reform guarantees choices of quality, affordable health



insurance. Young adults frequently change jobs, move, or hold part-time or temporary jobs. Under reform, making such changes will not matter.

#### Security and Stability

**Extended Health Coverage through Parents.** The law requires health plans to allow young people who are not covered by their employers to remain on their parents' insurance up to their 26th birthday.

**Health Care Not Tied to a Job.** Reform offers affordable insurance to those without job-based coverage, starting in 2014, and provides premium assistance to those who cannot afford it.

**Health Care When You Need It Most.** Reform prevents insurance companies from dropping you if you get sick. In 2014, it will also ban companies from denying coverage to those with pre-existing conditions.

Source: Office of Speaker Nancy Pelosi

## Provisions That Provide Immediate Help

*Some aspects of the new law will provide young people and their families with immediate help.*

The new law includes several key provisions that will provide immediate benefits and assistance to our nation's young people and their families:

**Gives Immediate Help to the Uninsured:** The law provides immediate access to insurance for Americans who are uninsured because of a pre-existing condition through a temporary high-risk pool. *(Effective 90 days after enactment)*

**Ends Recessions:** The law bans health plans from dropping people from coverage when they get sick. *(Effective six months after enactment)*

**Prevents Discrimination against Children with Pre-Existing Conditions:** The law prohibits health plans from denying coverage to children with pre-existing conditions. *(Effective six months after enactment; beginning in 2014, this prohibition would apply to all persons.)*

**Extends Coverage for Young People until 26:** The law requires health plans to allow young people to remain on their parents' insurance up to their 26th birthday. *(Effective six months after enactment)*

**Offers Free Preventive Care under New Plans:** The law requires new private plans to cover preventive services with no co-payments and with preventive services being exempt from deductibles. *(Effective six months after enactment)*

**Bans Lifetime Limits on Coverage:** The law prohibits plans from placing lifetime caps on coverage. *(Effective six months after enactment.)*

**Invests in Training Programs:** The law provides new investment in training programs to increase the number of primary care doctors, nurses, and public health professionals. *(Effective beginning in fiscal year 2010)*

*Source: Office of Speaker Nancy Pelosi*



## Reform Provides Educational Opportunities

*Some aspects of the new law will provide young people and their families with immediate help.*

**The Health Care Bill also saves the Pell Grant Program.** The law includes major reforms to the student loan system that will save more than \$60 billion over 10 years and invest more in educational opportunities for millions of aspiring students.

**Students and Parents will get loans directly, instead of through banks.** Through reform, the federal government, which now pays banks generous subsidies to provide large shares of tax-

payer-subsidized student loans, would instead provide all such loans directly. According to the Congressional Budget Office (CBO), this change would generate more than \$60 billion in savings between 2010 and 2020, much of which would go toward protecting and expanding Pell Grants to help low and moderate income students afford college.

**The Savings would be directed into the Pell Grant Program.** Reform helps ensure that Pell Grants do not have to be cut back at a time when the need for them is so acute.

*Source: www.whitehouse.gov*



## STAYING CONNECTED

It is an honor and privilege to serve you in the U.S. House of Representatives. Please contact my office for help with federal issues such as:

- Business Loans
- Student Loans
- Citizenship, Immigration, and Naturalization
- Veterans' Benefits and Military Service
- Social Security and Medicare Benefits
- Mail Delivery/Service
- Passport Applications
- Federal Grants
- IRS Problems

### Detroit

1274 Library St., Suite 1B  
Detroit, MI 48226  
(313) 965-9004 Phone  
(313) 965-9006 Fax

### Downriver

10600 W. Jefferson, Rm. 203  
River Rouge, MI 48218  
(313) 297-6951 Phone  
(313) 297-6952 Fax

### Washington, DC

2264 Rayburn HOB  
Washington, DC 20515  
(202) 225-2261 Phone  
(202) 225-5730 Fax

### Connect with me on:

#### Facebook

[www.facebook.com/  
carolyнкilpatrick](http://www.facebook.com/carolyнкilpatrick)

#### Twitter

[www.twitter.com/repkilpatrick](http://www.twitter.com/repkilpatrick)

#### YouTube

[www.youtube.com/repkilpatrick](http://www.youtube.com/repkilpatrick)

Sign up to receive regular e-mail updates at <http://kilpatrick.house.gov>