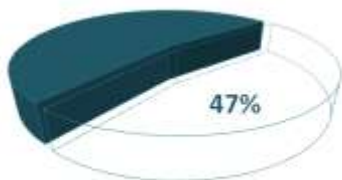


AFFORDABLE HEALTH CARE FOR AMERICA ACT

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 percent 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 and care, with two out of every three uninsured adults age 19 to 29 reporting that they went without necessary care because of costs.

Health insurance reform will provide:

LOWER COSTS FOR YOUNG ADULTS

- **PREVENTIVE CARE FOR BETTER HEALTH**
Offers free prevention to all insured people 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 prevent a small health problem from getting worse.
- **INSURANCE INDUSTRY REFORMS THAT SAVE YOU MONEY**
Puts a cap on what insurance companies can force you to pay in out-of-pocket expenses, co-pays and deductibles. Eliminates yearly and lifetime limits on how much insurance companies cover if you get sick.

SECURITY AND STABILITY FOR YOUNG ADULTS

- **EXTENDED HEALTH COVERAGE THROUGH PARENTS**
Allows you to stay on your parents' health care plans until your 27th birthday. This will help to cover the one in three young adults who are uninsured.
- **HEALTH CARE WHEN YOU NEED IT MOST**
Offers health insurance to those without job-based coverage and provides 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 expensive health insurance—or must endure a waiting period as a new employee.

GREATER CHOICES TO MEET THE NEEDS OF YOUNG ADULTS

- **ONE-STOP SHOPPING AND COMPETITION**
Creates a health insurance exchange for those who don't get insurance through their employer, so you can simply and easily compare prices and health plans and decide which quality affordable 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.