

THE HEALTH COVERAGE GAP AND YOUNG MISSOURIANS

April 2016

Thirteen percent, or 160,000, young Missourians ages 18 to 34 are uninsured.¹ While many young adults can get covered on a parent's health plan until age 26, not all young Missourians have a parent's plan they can join.² Uninsured young adults are more likely to delay or forgo needed medical care and struggle with medical bills or debt than their insured counterparts,³ which can negatively impact their health, education, and careers.⁴

Missouri lawmakers have a unique opportunity to ensure this generation of Missourians has access to affordable health coverage. Missouri can close the coverage gap by adopting Medicaid expansion to cover all low-income Missourians, or adopting a state-based model that covers this population. **If Missouri lawmakers choose not to close the gap, up to 42,000 19- to 34-year-olds could be cut off entirely from health insurance.**⁵ They don't make enough money to qualify for subsidized coverage through HealthCare.gov, can't qualify for Medicaid coverage, and can't afford to buy insurance otherwise.

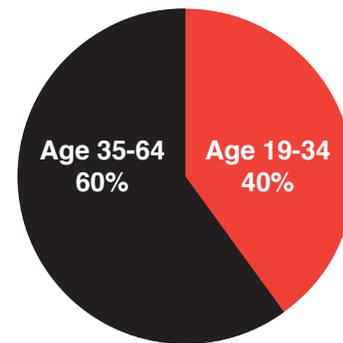
IF MISSOURI LAWMAKERS DON'T CLOSE THE COVERAGE GAP (MISSOURI NOW):

Childless Adults⁶



106,000 Missourians could remain uninsured, including 42,000 Millennials ages 19-34. Millennials account for 40% of Missourians in the coverage gap.⁸

Uninsured Adults in Poverty in Missouri



Current Population Survey 2015

Parents⁷



Lives could be lost

230 lives could be lost in Missouri each year.⁹

Missourians could experience financial hardship

27,200 people may have to borrow money or skip payments due to medical costs and 8,600 people could suffer catastrophic out-of-pocket expenses.¹⁰ Among young adults with problematic medical bills or debt, 32% report missing student loan or tuition payments and 31% report delaying education or career plans.¹¹

IF MISSOURI LAWMAKERS CLOSE THE COVERAGE GAP:

Jobs could be created in Missouri

4,600 jobs could be created in 2016.¹² The unemployment rate for 18-34 year olds in Missouri is 9%, almost two and a half times the unemployment rate for Missourians age 35+.¹³

Access to care could be improved

45,000 people could gain a usual source of care, like a primary care physician.¹⁴ 61% of uninsured 18-24 year olds do not have a usual source of care; young adults without a usual source of care are less likely to get preventive services.¹⁵

Mental health could be improved

Up to 56,000 fewer people would experience depression.¹⁶ Young adults have the highest rates of depression¹⁷ and suicidal thoughts and attempts¹⁸ among nearby age groups.