

THE HEALTH COVERAGE GAP AND YOUNG FLORIDIANS

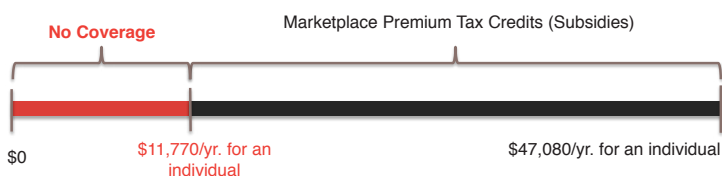
April 2016

Twenty-four percent, or more than 1 million, young Floridians age 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 Floridians 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

Florida lawmakers have a unique opportunity to ensure this generation of Floridians has access to affordable health coverage. Florida can close the coverage gap by adopting Medicaid expansion to cover all low-income Floridians, or adopting a state-based model that covers this population. **If Florida lawmakers choose not to close the gap, up to 282,000 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.

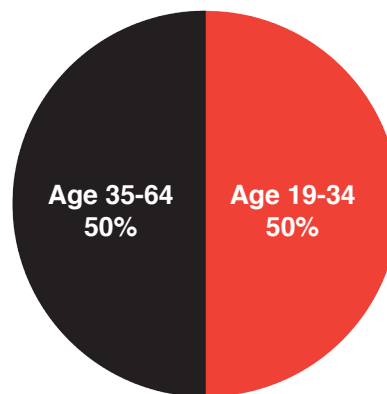
IF FLORIDA DOESN'T CLOSE THE COVERAGE GAP (FLORIDA NOW):

Childless Adults⁶



Up to 698,000 Floridians could remain uninsured, including 282,000 Millennials ages 19-34. Millennials account for 40% of Floridians in the coverage gap.⁸

Uninsured Adults in Poverty in Florida



Current Population Survey 2015

Parents⁷



Lives could be lost

900 lives could be lost in Florida each year.⁹

Floridians could experience financial hardship

106,700 people may have to borrow money or skip payments due to medical costs and 33,600 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 FLORIDA LAWMAKERS CLOSE THE COVERAGE GAP:

Jobs could be created in Florida

64,000 jobs could be created in 2016.¹² The unemployment rate for 18-34 year olds in Florida is 8.2%, double the unemployment rate for Floridians age 35+.¹³

Access to care could be improved

178,000 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 115,000 fewer people would experience depression.¹⁶ Young adults have the highest rates of depression¹⁷ and suicidal thoughts and attempts¹⁸ among nearby age groups.