

5.2 Million More Millennials are Covered: Now What?

It's clear the Affordable Care Act (ACA) disproportionately benefited young adults particularly in expanding insurance coverage.

Under the ACA, 46 percent of the newly insured are young adults between 18 and 34 years-old.



This is especially significant, considering this age group makes up only 30 percent of the population. But with 5.2 million new young adults insured since the ACA's full implementation, two questions emerge: how have young adults' behavior and perceptions of the health system evolved, and how can we expect them to use their newly covered health benefits.

The estimates below draw from the Medical Expenditure Panel Survey (MEPS), a subsample of 35,000 households participating in the previous year's National Health Interview Survey conducted by the National Center for Health Statistics. The MEPS Household Component provides estimates of respondents' health status, demographic and socio-economic characteristics, employment, access to care, and satisfaction with health care.

Increase in Healthy Behavior

Receiving Care When Needed

Millennials are increasingly receiving care when needed. In 2009, half of younger (18-24) Millennials received timely care when they needed it, **increasing to 61 percent in 2014.**

Wellness Visits

Coverage for wellness visits was a key component of the ACA, and it appears young adults are responding to the new benefits, albeit slightly: In 2009, 22 percent of older Millennials (25-34) had a checkup in the last two years; in **2014, that grew to 24 percent.**



Young Invincibles?

Despite stereotypes of young adults underestimating chances of injury and health problems, less than a quarter of young adults say they take more risks than the average person. **This rate has decreased three points for both Millennial age subsets.**

If you have questions about the fact sheet or about the Coalition, please contact EHemlin@YIAdvisors.com

Table 1.1 Behavior		
	2009	2014
Had checkup in last year (18-24)	9.32	9.61
Had checkup in last year (25-34)	13.1	13.32
Had checkup in last two years (18-24)	17.08	18.4
Had checkup in last two years (25-34)	22.02	23.98
Always got care right away when necessary (18-24)	49.71	61.37
Always got care right away when necessary (25-34)	53.4	58.26
More likely to take risks than average person (18-24)	27.38	23.83
More likely to take risks than average person (25-34)	25.51	22.24

Changes in Perceptions of Health System

Millennials trust the health system more

Enfranchising Millennials into the health system appears to be paying off in in young adults' trust and respect of the health system. We see reductions in the the rate of young people reporting that medical providers didn't listen or show respect during their visit.

But they don't necessarily value it more

On the other hand, Millennials don't appear be valuing the health insurance and the health system any more than they did in 2009. Since the ACA, slightly more young adults report that they don't need health insurance. Young adults said said health insurance isn't worth the money at similar rates in 2009 as 2014. Also unchanged: young adults reporting they can overcome an illness without a medical professional.

Table 1.2 Perceptions		
	2009	2014
Provider didn't listen (18-24)	12.27	9.25
Provider didn't listen (25-34)	11.76	8.83
Provider didn't show respect (18-24)	9.53	6.79
Provider didn't show respect (25-34)	8.97	6.31
Don't need health insurance (18-24)	15.71	18.51
Don't need health insurance (25-34)	14.55	20.72
Health Insurance not worth the money (18-24)	22.03	19.29
Health Insurance not worth the money (25-34)	28.74	28.5
Can overcome illness without medical professional (18-24)	25.83	25.29
Can overcome illness without medical professional (25-34)	30.01	30.17