

# THE HEALTH COVERAGE GAP AND YOUNG MISSOURIANS

April 2016

Thirteen percent, or 160,000, young Missourians ages 18 to 34 are uninsured.<sup>1</sup> 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.<sup>2</sup> Uninsured young adults are more likely to delay or forgo needed medical care and struggle with medical bills or debt than their insured counterparts,<sup>3</sup> which can negatively impact their health, education, and careers.<sup>4</sup>

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.**<sup>5</sup> 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.

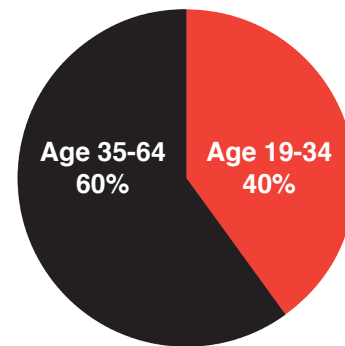
## IF MISSOURI LAWMAKERS DON'T CLOSE THE COVERAGE GAP (MISSOURI NOW):

### Childless Adults<sup>6</sup>



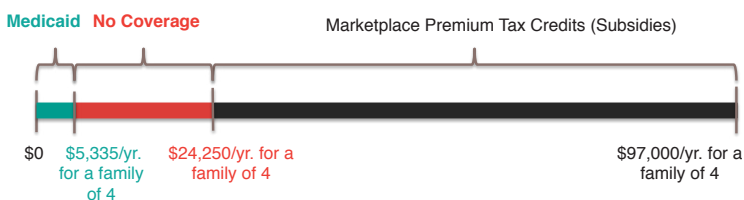
106,000 Missourians could remain uninsured, including 42,000 Millennials ages 19-34. Millennials account for 40% of Missourians in the coverage gap.<sup>8</sup>

### Uninsured Adults in Poverty in Missouri



Current Population Survey 2015

### Parents<sup>7</sup>



### Lives could be lost

230 lives could be lost in Missouri each year.<sup>9</sup>

### 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.<sup>10</sup> 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.<sup>11</sup>

## IF MISSOURI LAWMAKERS CLOSE THE COVERAGE GAP:

### Jobs could be created in Missouri

4,600 jobs could be created in 2016.<sup>12</sup> 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+.<sup>13</sup>

### Access to care could be improved

45,000 people could gain a usual source of care, like a primary care physician.<sup>14</sup> 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.<sup>15</sup>

### Mental health could be improved

Up to 56,000 fewer people would experience depression.<sup>16</sup> Young adults have the highest rates of depression<sup>17</sup> and suicidal thoughts and attempts<sup>18</sup> among nearby age groups.