

THE HEALTH COVERAGE GAP AND YOUNG NORTH CAROLINIANS

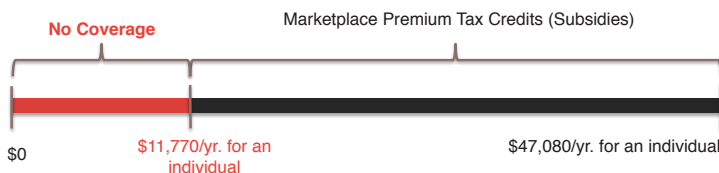
April 2016

Twenty-two percent, or 459,000, young North Carolinians 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 North Carolinians 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

North Carolina lawmakers have a unique opportunity to ensure this generation of North Carolinians has access to affordable health coverage. North Carolina can close the coverage gap by adopting Medicaid expansion to cover all low-income North Carolinians, or adopting a state-based model that covers this population. **If North Carolina lawmakers choose not to close the gap, up to 152,000 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 NORTH CAROLINA LAWMAKERS DON'T CLOSE THE COVERAGE GAP (NORTH CAROLINA NOW):

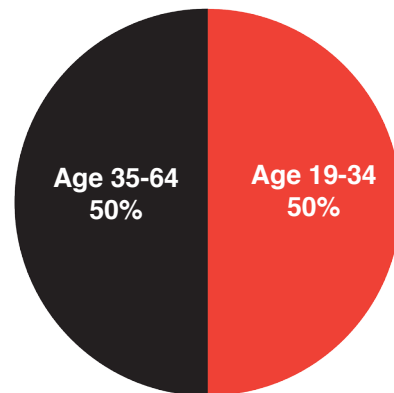
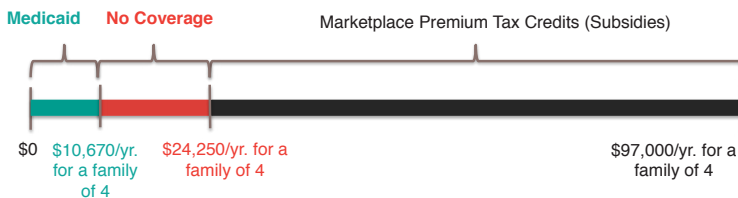
Childless Adults⁶



Up to 306,000 North Carolinians could remain uninsured, including 152,000 Millennials ages 19-34. Millennials account for half of North Carolinians in the coverage gap.⁸

Uninsured Adults in Poverty in North Carolina

Parents⁷



Current Population Survey 2015

Lives could be lost

380 lives could be lost in North Carolina each year.⁹

North Carolinians could experience financial hardship

44,500 people may have to borrow money or skip payments due to medical costs and 14,000 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 NORTH CAROLINA LAWMAKERS CLOSE THE COVERAGE GAP:

Jobs could be created in North Carolina

11,300 jobs could be created in 2016.¹² The unemployment rate for 18-34 year olds in North Carolina is 9%, 2.5 times the unemployment rate for North Carolinians age 35+.¹³

Access to care could be improved

74,000 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 46,000 fewer people would experience depression.¹⁶ Young adults have the highest rates of depression¹⁷ and suicidal thoughts and attempts¹⁸ among nearby age groups.