

THE HEALTH COVERAGE GAP AND YOUNG TEXANS

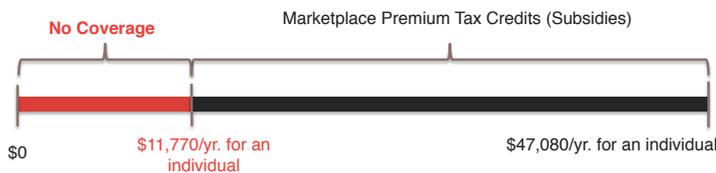
April 2016

Twenty-eight percent, or more than 1.8 million, young Texans 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 Texans 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

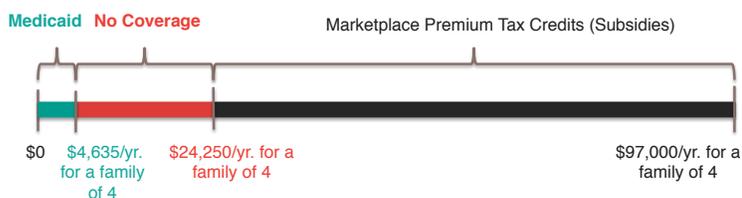
Texas lawmakers have a unique opportunity to ensure this generation of Texans has access to affordable health coverage. Texas can close the coverage gap by adopting Medicaid expansion to cover all low-income Texans, or adopting a state-based model that covers this population. **If Texas lawmakers choose not to close the gap, up to up to 411,000 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 though HealthCare.gov, can't qualify for Medicaid coverage, and can't afford to buy insurance otherwise.

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

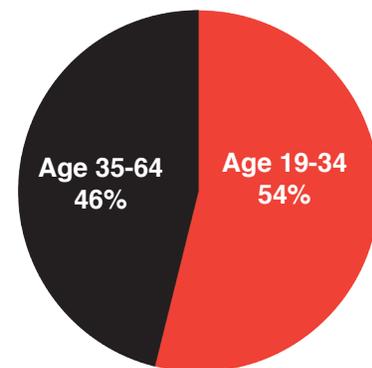
Childless Adults



Parents⁶



Up to 766,000 Texans could remain uninsured, including 411,000 Millennials ages 19-34. Millennials account for 54% of Texans in the coverage gap.⁷



2016 Analysis from the Kaiser Family Foundation

Lives could be lost

1,330 lives could be lost in Texas each year.⁸

Texans could experience financial hardship

157,400 Texans may have to borrow money or skip payments due to medical costs and 49,600 people could suffer catastrophic out-of-pocket expenses.⁹ 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.¹⁰

IF TEXAS LAWMAKERS CLOSE THE COVERAGE GAP

Jobs could be created in Texas

16,000 jobs could be created in 2016.¹¹ The unemployment rate for 18-34 year olds in Texas is 6%, double the unemployment rate for Texans age 35 and up.¹²

Access to care could be improved

263,000 people could gain a usual source of care, like a primary care physician.¹³ 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.¹⁴

Mental health could be improved

Up to 184,200 fewer people would experience depression.¹⁵ Young adults have the highest rates of depression¹⁶ and suicidal thoughts and attempts among nearby age groups.¹⁷