

# THE HEALTH COVERAGE GAP AND YOUNG TEXANS

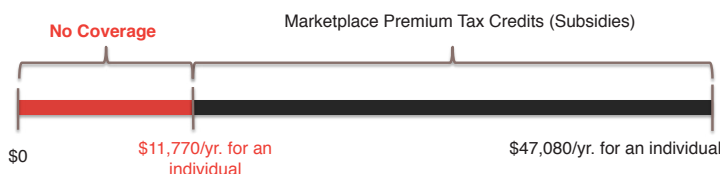
April 2016

Twenty-eight percent, or more than 1.8 million, young Texans age 18 to 34 are uninsured.<sup>1</sup> 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.<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>

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

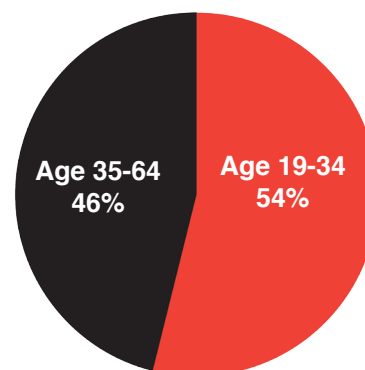
### Childless Adults



### Parents<sup>6</sup>



**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.<sup>7</sup>



2016 Analysis from the Kaiser Family Foundation

### Lives could be lost

1,330 lives could be lost in Texas each year.<sup>8</sup>

### 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.<sup>9</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>10</sup>

## IF TEXAS LAWMAKERS CLOSE THE COVERAGE GAP

### Jobs could be created in Texas

16,000 jobs could be created in 2016.<sup>11</sup> The unemployment rate for 18-34 year olds in Texas is 6%, double the unemployment rate for Texans age 35 and up.<sup>12</sup>

### Access to care could be improved

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

### Mental health could be improved

Up to 184,200 fewer people would experience depression.<sup>15</sup> Young adults have the highest rates of depression<sup>16</sup> and suicidal thoughts and attempts among nearby age groups.<sup>17</sup>