

THE HEALTH COVERAGE GAP AND YOUNG VIRGINIANS

April 2016

Nineteen percent, or 362,000, of young Virginians 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 Virginians 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

Virginia lawmakers have a unique opportunity to ensure this generation of Virginians has access to affordable health coverage. Virginia can close the coverage gap by adopting Medicaid expansion to cover all low-income Virginians, or adopting a state-based model that covers this population. **If Virginia lawmakers choose not to close the gap, up to 74,000 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.

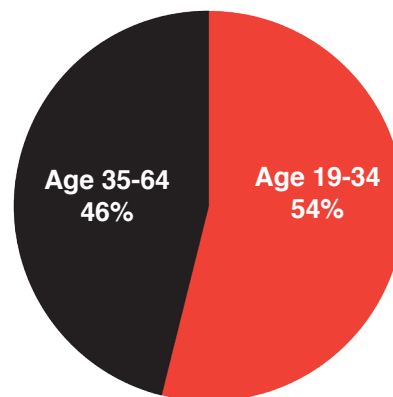
IF VIRGINIA DOESN'T CLOSE THE COVERAGE GAP (VIRGINIA NOW):

Childless Adults⁶



138,000 Virginians could remain uninsured, including 74,000 Millennials ages 19-34. Millennials account for 54% of Virginians in the coverage gap.⁸

Uninsured Adults in Poverty in Virginia



Current Population Survey, Health Coverage in 2015

Parents⁷



Lives could be lost

220 lives could be lost in Virginia each year.⁹

Virginians could experience financial hardship

29,900 Virginians may have to borrow money or skip payments due to medical costs and 9,400 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 VIRGINIA LAWMAKERS CLOSE THE COVERAGE GAP:

Jobs could be created in Virginia

3,600 jobs could be created in 2016.¹² The unemployment rate for 18-34 year olds in Virginia is 9.2%, almost 3 times higher than the unemployment rate for Virginians age 35+.¹³

Access to care could be improved

43,000 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

17,000 fewer people would experience depression.¹⁶ Young adults have the highest rates of depression¹⁷ and suicidal thoughts and attempts¹⁸ among nearby age groups.