



THE ACA IS WORKING FOR YOUNG ADULTS

Thanks to the Affordable Care Act, more than 8 million young adults between the ages of 18 and 34 have gained coverage since 2010¹, and millions more are benefitting from greater benefits and consumer protections. These young people come from all walks of life and face various health realities. If Congress repeals the ACA without a plan to protect Millennials' access to high-quality coverage, young adults will see their premiums go up on average \$725 next year² and millions will lose access to care³, threatening their physical, mental, and financial health. That's not something our generation can afford.



Alyra Donisvitch

Dresden, Maine

“ I was diagnosed with Type I diabetes when I was 15 months old. For the first decade of my life, I relied on shots to control my blood glucose levels until I was 10 years old and started using an insulin pump. My insulin pump freed me to live like all the other kids and do simple things like go to a friend's birthday party and eat cake -- knowing that my blood sugars would be well-regulated. When I was 20, my pump started breaking. I did my best to hold it together using nail polish, but being uninsured and in my early 20s I couldn't afford the \$9,000 replacement out-of-pocket cost. Thanks to the Affordable Care Act, I was able to get and afford coverage that capped my out-of-pocket costs at \$500 a year through the Health Insurance Marketplace. This saved me \$8,500 on replacing the pump that I need to live a healthy, productive life. If we didn't have the ACA and I had to pay for the replacement out-of-pocket, I would have had to drop out of college and been unable to get my start in life.”



Laura Donahoe

Charleston, West Virginia

“ I was able to get coverage under the ACA to remain on one of my parents’ insurance until I was 26. This gave me the opportunity to have access to providers of my choice. As a graduate student with not a lot of income or employer-sponsored insurance, knowing that I could stay on my parent’s health plan was a big relief. I am also one of the millions of Americans who are protected from increased rates or denial of coverage based on pre-existing conditions. I’ve taken prescription medication for over half my life to manage a stomach issue. However, before the ACA I had insurance providers threaten not to cover my medication or me because of it. Having access to effective medication makes a big difference in my life. It allows me to feel well enough to focus on work, school, and enjoying life rather than on managing my symptoms.”

Paul Cain

Creston, Ohio

“ Since being diagnosed with a rare genetic disorder named Neurofibromatosis type II, or NF2, I’ve lost most of my sight, hearing, motor functions, and balance, but I’ve refused to let that keep me from chasing my dreams. Under the ACA, there have been many health and financial benefits for people with disabilities, but one of the, perhaps unintended, upshots of the law has been freeing people with disabilities to work hard without the threat of losing coverage. In my home state of Ohio, those considered disabled by the Social Security Administration are eligible for Medicaid so long as their income is less than \$38,509 a year. Before the ACA, I would have had to worry about losing access to affordable coverage if my earnings exceeded our state’s Medicaid income eligibility cap. Now, insurance companies must cover people like me who have pre-existing conditions, and that they cannot discriminate against us by charging us more for having a health condition. Insurance companies also cannot put an annual or lifetime cap on how much care they will cover. As someone whose chemotherapy treatment alone cost up to \$50,000 a year, it’s a big relief to know that if I were insured through the individual market or an employer, I wouldn’t have to worry about piling up tens of thousands of dollars in medical debt.”





Jamika Whitehead

Ft. Washington, Maryland

“ACA has made it possible to start my business. Many entrepreneurs can agree that it takes every part of your being to take on following your passion - mind, body, spirit, and gut. Without healthcare I would not be able to resign from my past career to build my current passion of real estate investing nor would I be able to remain healthy through the highs and lows of starting a business. As someone who purchases their insurance through the individual market, I value the financial assistance available to help working people like me. While I do not expect to need financial help to purchase coverage through the health care exchanges forever, it's a big relief to know that I can start my business and have my health needs fulfilled -- a reality that would have sounded laughable to many young entrepreneurs less than a decade ago.”

Alexander Thompson

Brooklyn, New York

“A little over five years ago I was mugged on the street and ran up a \$28,000 hospital bill that my insurance company refused to pay due to an annual limit on my benefits. Thanks to the Affordable Care Act, insurance companies can no longer cap their spending on my care in the event of a health emergency. Prohibiting insurers from putting annual or lifetime limits on the care they will cover better ensures my financial security.”



Bridget Little

Pittsburgh, Pennsylvania

“As a young person who was thrust from graduation into an unfriendly economic climate, I’ve often had jobs and contract work that left me with inadequate or no health insurance. Before the Affordable Care Act, I was an independent contractor and attempted to purchase my own health insurance out of pocket. I was informed that because I had seen a therapist, I was at risk for suicide, and was therefore denied coverage for my “pre-existing condition” of depression. I had to contact a mental health professional to confirm with my provider that I was not at risk of suicide in order to receive coverage. Thanks to the ACA, individuals like myself can no longer be denied or charged more for our coverage. And insurers must actually put consumers’ interests first by selling insurance policies that provide adequate mental health coverage. Now, not only have I gained coverage since passage of the ACA, but I’ve been able to access the mental health care I need at an affordable cost.”



Israel Páramo

Chicago, Illinois

“Prior to the Affordable Care Act, I’d spent years uninsured and going without critical mental health care services I need to live a full life. As someone who lives with bipolar disorder, being uninsured made it extremely difficult to hold down a job and housing. Thanks to the ACA, I’ve been able to get covered through Illinois’s Medicaid program and am finally getting the therapy I need. With mental health care, I have the strength to start pulling the pieces together and unravel the cycle of poverty come to know well. I haven’t realized my full potential as a human being, but I know I can get there with the fundamental care I receive thanks to the ACA. I hit my lowest lows without health care, and I can’t go back now.”



Sonja Spoo

Washington, DC

“ For years, I struggled with my menstrual cycle leading to significant health issues. Ultimately I found out that I had a very common condition called Polycystic Ovarian Syndrome. I followed my doctor’s recommendation and decided to get a hormonal IUD to help regulate my periods and stop the excessive bleeding. The IUD procedure was coupled with a preventive procedure to ensure my cysts were benign. In total, the procedure with the IUD cost well over \$12,000. If it were not for the ACA’s crucial women’s health protections that require insurers to cover contraception as preventative care, I likely would have been on the hook for a good portion of the procedure cost, drowning me in medical debt.”

Chessa Rae Johnson

New Orleans, Louisiana

“ I used to pay a \$90 a month to fill my birth control prescription, but thanks to the Affordable Care Act, preventive care comes at no out-of-pocket cost, saving me nearly \$1,100 a year. When you have a big student loan payment every month like I do, this extra \$90 every month makes a big difference. Paying for groceries, gas, or the occasional trip to the movies is now less of a burden thanks to the ACA.”



¹ Data derived from US Census Bureau, American Community Survey 1-year Estimates for 2010 and 2015, using American FactFinder, <https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>.

² Jeanne Lambrew, Under the ACA Repeal-and-Delay Strategy, Young Adults Could Pay \$725 More (Washington, DC: The Century Foundation, 2017), accessed March 3, 2017, <https://tcf.org/content/commentary/aca-repeal-delay-strategy-young-adults-pay-725/>.

³ Kate Fritzsche and Sarah Masi, How Repealing Portions of the Affordable Care Act Would Affect Health Insurance Coverage and Premiums (Washington, DC: Congressional Budget Office, January 2017), accessed March 3, 2017, <https://www.cbo.gov/sites/default/files/115th-congress-2017-2018/reports/52371-cover-ageandpremiums.pdf>.