

No jobs, no insurance: hard times for young adults

July 21 2009, By CARLA K. JOHNSON , AP Medical Writer



Emily Weinstein looks up while making jewelry at her home Monday, July 20, 2009, in Portland, Ore. Graduating from college into an economic meltdown, 23-year-old Weinstein hasn't been able to make much money, which has put health insurance out of reach. Already the least likely of any age group to have coverage, adults in their 20s face brutal job searches and more time uninsured because of the recession. (AP Photo/Rick Bowmer)

(AP) -- Emily Weinstein graduated from college into an economic meltdown, and as a self-employed jewelry maker she'll be lucky to bring in \$16,000 this year.

Health insurance is out of reach, so she avoids thinking about what would happen if she got sick, was hurt in a traffic accident or was severely burned while making a silver necklace in her home studio.

"Would I have to declare bankruptcy at age 23 or would my parents have to bail me out?" asked Weinstein, of Portland, Ore. "What would I do?"

Like millions of other uninsured adults in their 20s, Weinstein is watching Congress as it advances legislation to overhaul health care. The recession has deepened young adults' career struggles. It has also sharpened their interest in [health insurance](#).

Already the least likely of any age group to have coverage, adults in their 20s face brutal job searches and more time uninsured because of the recession. Nearly 30 percent, 13.2 million, were uninsured in 2007, according to the Commonwealth Fund, a New York-based research center. Many young adults work entry-level jobs without insurance and, despite new laws in some states, they're eventually too old to stay on their parents' policies.

Ben Brenner, now 23, couldn't find work in finance, his preferred field. After a four-month search, he took a part-time job for a small real estate agency in Deerfield, Ill., for an hourly rate and no health benefits.

He was able to stay insured as a dependent on his stepmother's plan until December. Then he went without insurance briefly. Now he has a \$5,000 deductible he calls "absurdly high" and pays \$53 a month through a plan designed for young adults. He "felt relieved knowing I had an insurance card in my wallet."

He supports the Obama administration's push to cover more Americans and lower the cost of health care, but is unsure how he feels about tax increases to pay for it. He's in favor of requiring everyone to have health insurance.

"I think it should be mandatory to have insurance because if you're uninsured and you go to the hospital, the taxpayers are footing the bill

anyway," he said.

A June survey for the Kaiser Family Foundation found young adults don't vary much from their elders in views on health care, said public opinion researcher Mollyann Brodie of Kaiser.

But twentysomethings were nearly twice as likely as senior citizens to say they would be "better off" if President Barack Obama and Congress reformed the health care system. People in their 20s were more likely than senior citizens to say they would be willing to pay more so that more Americans could be insured. The nationally representative random sample of 1,205 adults was conducted by land line and cell phone by Princeton Survey Research Associates.

Some features in the health care plans working their way through Congress would benefit young adults. Depending on their income, they could qualify for subsidies on insurance premiums or, for the poorest, expansion of Medicaid. One plan allows them to stay on their parents' policies until age 26.

Some young adults learn about insurance the hard way.

Nursing student Sarah Posekany is only 27, but she's already filed for bankruptcy because of colon surgery when she was uninsured. She still owes thousands of dollars in medical bills.

"It's not fair," said Posekany of Cedar Falls, Iowa. "We should learn how to be a strong nation and take care of everybody."

Posekany now has insurance but must wait a year for her pre-existing condition to be covered.

Katie Milette, 24, is a full-time college student studying to work with

disabled preschoolers. A survivor of childhood cancer, she still deals with the side effects of radiation and chemotherapy. After she became too old for coverage under her mother's policy, she was uninsured about a month before qualifying for Medicaid, the federal-state health insurance program for the needy and disabled.

"Everyone should have health insurance," said Milette, who lives in Cuyahoga Falls, Ohio. "I don't think it should matter what your health problems are, how rich you are, or what your income is."

The insurance industry terms this age group "the young invincibles" because many of them think they'll never get sick or hurt.

Nick Bernstein used to feel that way. Marking time during the recession, he worked as a waiter with a plan to pay off college loans and get a graduate degree in wine production. Leisure time was filled with backpacking, mountain climbing and snowboarding.

On April 1, at Stevens Pass, Wash., near Seattle, he hit a rock while snowboarding and landed hard, breaking his collarbone and separating his shoulder.

In the ambulance, Bernstein told the paramedics he didn't know if he had insurance. Luckily, he was still covered under his stepfather's plan, so the bill for the first \$27,000 surgery didn't fall solely to him.

But his coverage may end before he's well. Doctors recently diagnosed a staph infection. Temporarily unable to work, he needs to figure out how to get insurance when he turns 25 in November and is dropped from his stepfather's policy.

When this age group buys insurance, they often opt for cheaper monthly premiums with high deductibles. But those deductibles, paid out of

pocket before coverage kicks in, can lead them to avoid care, experts say.

Joe San Roman, 26, of Agoura Hills, Calif., nursed a broken wrist with shots of tequila through the night so he wouldn't have to pay for an emergency room visit. He's insured, but has a \$1,500 deductible. He waited until morning when he could get treatment in a visit to his doctor's office.

"I didn't want to have to drop \$1,500," he said.

At age 28, Holly Brown's adulthood has been shaped by the [recession](#). Laid off from a job she'd held for four years, she's been unable to find other work.

"I told my mom I might have to marry somebody for their health insurance," said Brown of Round Lake, Ill., who has a chronic lung condition. She's managed to stay on her company's health plan through the government COBRA program. COBRA allows workers to keep their insurance for 18 months after they leave jobs if they pay the premiums, which can be steep.

Congress is considering extending COBRA eligibility even longer. Already approved are federal subsidies to lower COBRA premiums for some laid-off workers; Brown qualified for one. And, her 85-year-old grandfather stepped up to pay the remaining amount.

"When I got the check from my grandfather, I cried," she said.

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