

Million young adults get health coverage under law

September 21 2011, By RICARDO ALONSO-ZALDIVAR , Associated Press

(AP) -- At least one part of President Barack Obama's health care overhaul has proven popular. With the economy sputtering, the number of young adults covered by health insurance grew by about a million as families flocked to take advantage of a new benefit in the law.

Two surveys released Wednesday - one by the government, another by Gallup - found significantly fewer [young adults](#) going without coverage even as the overall number of uninsured remained high.

The government's National Center for Health Statistics found that the number of uninsured people ages 19-25 dropped from 10 million last year to 9.1 million in the first three months of this year, a sharp decline over such a brief period.

New data from an ongoing Gallup survey found that the share of adults 18-25 without coverage dropped from 28 percent last fall to 24.2 percent by this summer. That drop translates to roughly 1 million or more young adults gaining coverage.

The new [health care law](#) allows young adults to remain on their parents' health plans until they turn 26. Previously, families faced a hodgepodge of policies. Some health plans covered only [adult children](#) while they were full-time students. Others applied an age cutoff.

Elizabeth Wilson, an aspiring opera singer who lives near Indianapolis,

said her mother's plan dropped her in the midst of a medical crisis because she had turned 23. At the time, Wilson was in the hospital under treatment for an inflammation of the [pancreas](#). Because of the overhaul, she has been able to get back on the policy.

"It means I don't have to spend every penny I make to get [health care](#)," said Wilson, now 24. "I can use some of it to further my studies - or buy food."

The two surveys were welcome news for the administration, which is trying to fight off attempts to repeal the law - which some GOP lawmakers and candidates call "Obamacare" - or to overturn it in court.

"It's very disappointing to hear some people in Congress talk about repealing the law and taking away this security," said Health and Human Services Secretary Kathleen Sebelius.

Repealing Obama's law, which Congress approved in March 2010, would end the requirement that health plans cover young adults up to age 26. But some GOP lawmakers say they would include such a mandate in replacement legislation to follow.

While the bleak economy has made it hard for young people to get jobs, fewer are being forced to go without medical care, defying an overall trend of rising numbers of working-age Americans who lack coverage.

"While we did not see a drop-off in any other age group, we did see a drop in this age group," said Frank Newport, Gallup's polling director.

Gallup found that the share of 26- to 64-year-olds uninsured rose from 18.1 percent in the fall of last year to 19.9 percent this summer.

Public opinion remains divided about Obama's overhaul, but coverage

for young adults has proven to be a popular and relatively low-cost benefit in these days of prolonged school-to-work transitions. The provision technically took effect last fall but wasn't implemented by most workplace [health plans](#) until Jan. 1.

"The big change started in the last quarter of 2010 and continued further in the first two quarters of this year," said Newport. "Bingo, it started going down," he said of the percentage of uninsured young adults.

Those young Americans are still more likely to be uninsured than any other age group.

Some are making the switch from school to work. Others are in low-wage jobs that don't usually offer coverage. And some in this group - sometimes termed the "invincibles" - pass up workplace [health insurance](#) because they don't think they'll use it and would rather get a little extra in their paychecks.

The latest surveys are in line with other findings. Mercer, the benefits consulting firm, found a 2 percentage-point increase in workplace health plan enrollment as a result of extending coverage to young adults.

It's a less expensive group to cover than middle-aged or older adults, and many companies have spread the extra premiums among their workers. Delloite LLP, another major benefits consultant, projects additional costs for covering young adults in the range of 1-2 percent.

Other early coverage expansions in the health care law have not worked as well, including a special program for people with health problems turned away by insurers.

The law's main push to cover the uninsured isn't scheduled until 2014. At that time, more than 30 million people are expected to get coverage

through a combination of expanding Medicaid and providing tax credits to make private insurance more affordable. And insurers will no longer be able to turn away people in poor health.

Gallup continuously surveys nearly 1,000 people a day. Its analysis includes 89,857 respondents interviewed between April 1 and June 30. The margin of error for the full sample is plus or minus 1 percentage point; it is higher for subgroups.

The government's National Health Interview Survey is one of the primary sources of information on the U.S. public, relying on detailed household interviews. The latest results are drawn from interviews with more than 20,000 people from January through March. Wednesday's report also found an uptick in public coverage for young adults, but officials said that increase was not statistically significant.

More information:

Gallup survey: <http://tinyurl.com/3dy4nrk>

HHS report: <http://tinyurl.com/3mvc7wg>

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