

Young adults allowed to stay on parents' health insurance have improved access to care

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Researchers from Mount Sinai School of Medicine have found that laws permitting children to stay on their parents' health insurance through age 26 result in improved access to health care compared to states without those laws. This analysis indicates the potential positive impact of a key provision of the Patient Protection and Affordable Care Act of 2010 (ACA). The study appears in the March issue of the journal *Pediatrics*, the official journal of the American Academy of Pediatrics.

The ACA requires [private insurance companies](#) to support children on their parents' policies through age 26. The Mount Sinai research team analyzed the U.S. Centers for Disease Control and Prevention's [Behavioral Risk Factor](#) Surveillance System survey and compared the period before the [state laws](#) were enacted (2002 to 2004) to the period after the state laws went into effect (2008 to 2009). They found that in the 34 states that had such laws, the affected patients had greater rates of health insurance, were more likely to identify a personal physician and receive a physical exam, and were less likely to forgo care due to cost.

"These research findings will inform our understanding of what to expect from the federal health reform provision that allows those up to age 26 to join their parents' policy," said Alex Blum, MD, MPH, lead author of the study and Adjunct Assistant Professor of Health Evidence and Policy at Mount Sinai School of Medicine. "Our results predict that many more young people will have a personal doctor and regular

checkups, and no longer have to go without care due to cost. These are critical components to provide health security to young people just when they are starting out on their own."

The authors conclude that their findings may underestimate the impact of the ACA. Unlike state laws, the ACA applies to all individuals up to age 26 and is not subject to limitations on self-insured health insurance plans.

"The Employee Retirement Income Security Act exempts all self-insured [health insurance](#) plans from the state laws we studied," said Dr. Blum. "Nearly half of all Americans have self-insured policies. It is possible that we only identified half of the likely impact of the ACA provision."

Additionally, six state laws were more generous than the ACA's provision and extended eligibility beyond 26 years. "Four states that enacted laws prior to the ACA imposed premium caps to limit parental costs," Dr. Blum explained. "The ACA could be amended to reach even more young adults by raising the limits to age 29 and by limiting the premiums, as some states have done."

Provided by The Mount Sinai Hospital

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