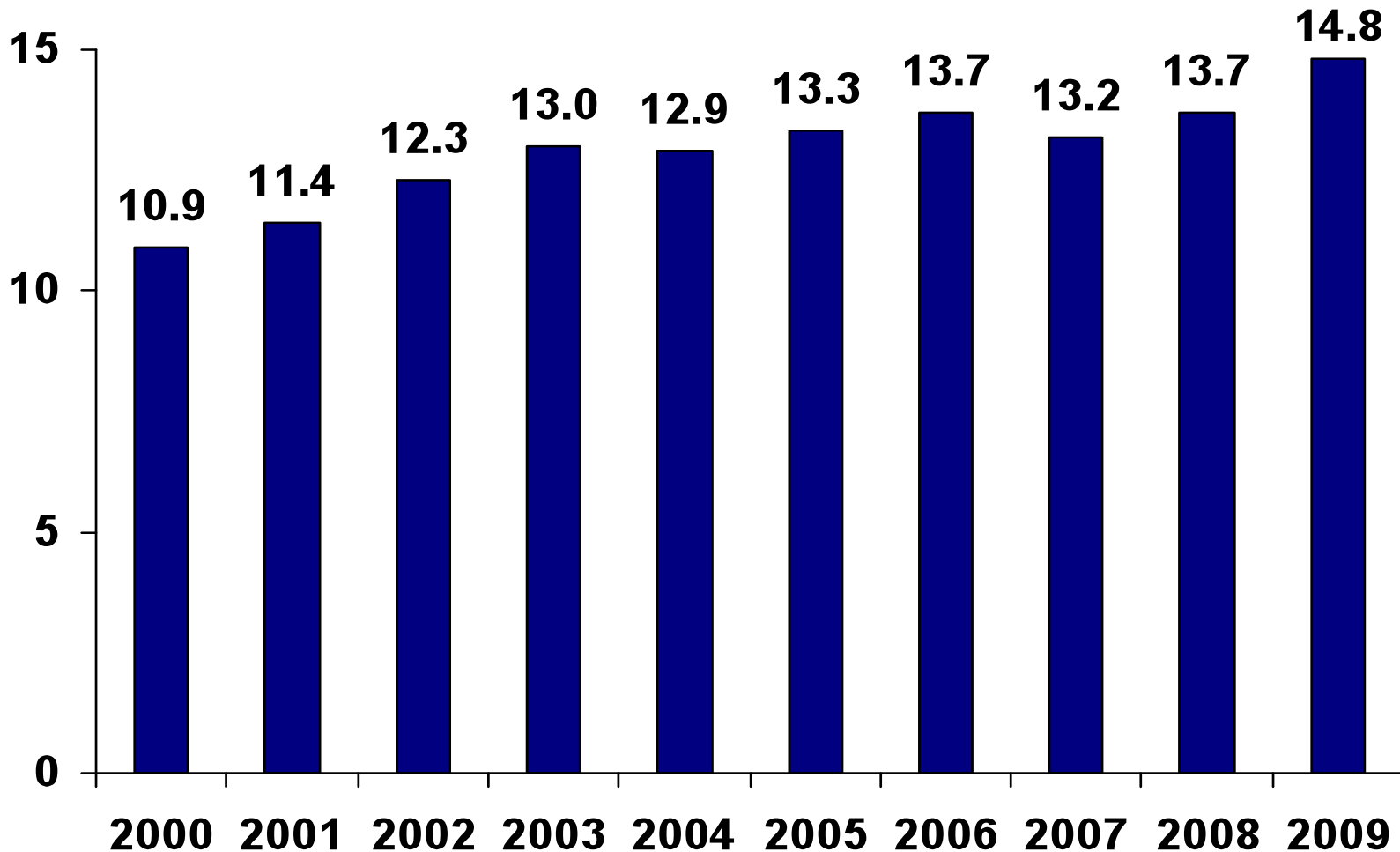


Exhibit 1. 14.8 Million Uninsured Young Adults in 2009, Up by 1.1 Million in Past Year

Millions uninsured, adults ages 19–29

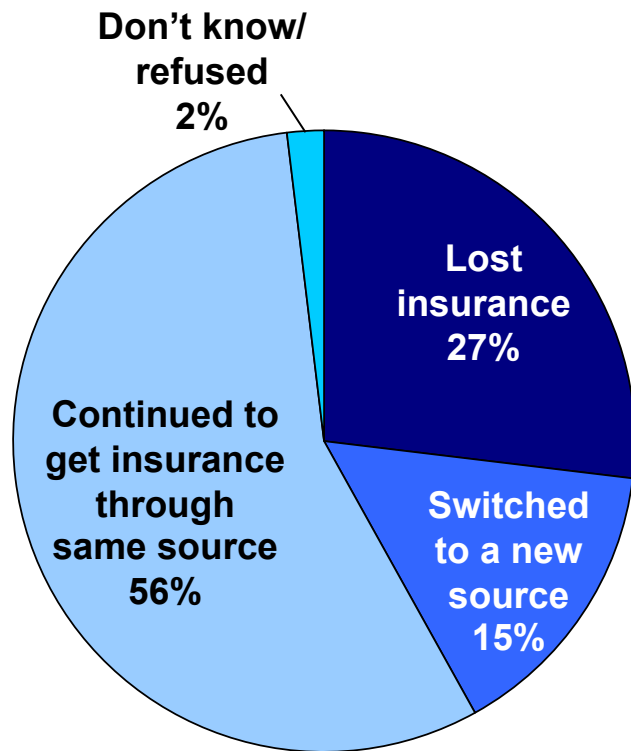


Source: Analysis of the 2001–2010 Current Population Surveys by N. Tilipman, B. Sampat, S. Glied, and B. Mahato of Columbia University for The Commonwealth Fund.

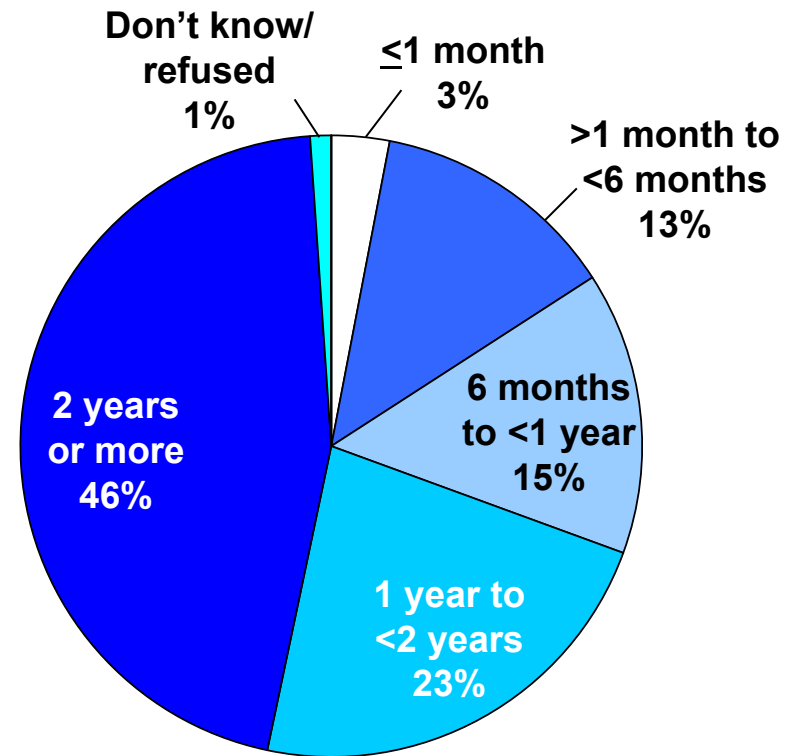


Exhibit 2. Four of 10 Young Adults Who Had Insurance Through Their Parents' Employer While in High School Lost or Had to Switch Insurance After High School; Almost Half Went Without Insurance for Two Years or More

What happened to health insurance when graduated from or left high school



Length of time without insurance*



* Among those who had a gap between losing and gaining new insurance, or who went without insurance after graduating from or leaving high school, or who did not have insurance when they graduated from or left high school.

Note: Numbers may not sum to 100% because of rounding.

Source: The Commonwealth Fund Survey of Young Adults (2009).



Exhibit 3. Nineteenth Birthdays Are Critical Turning Points in Coverage for Young Adults

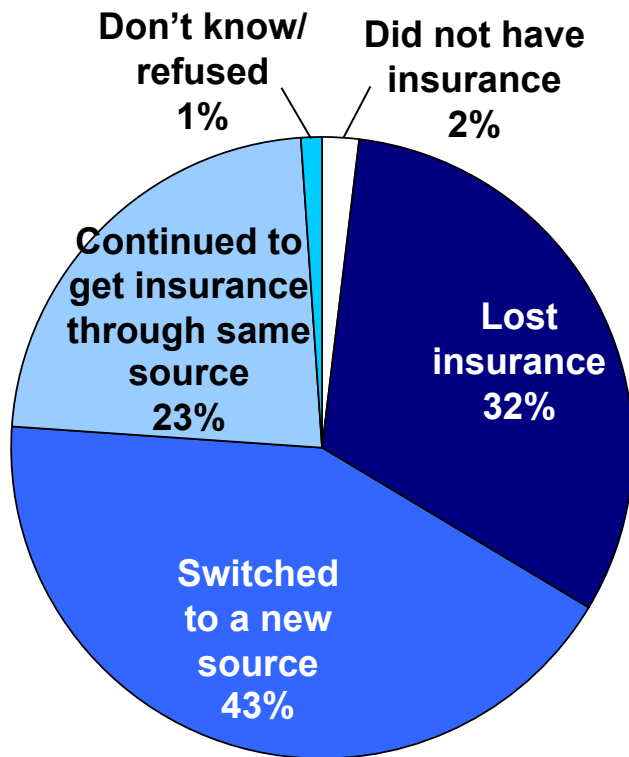
Percent uninsured	Children, age 18 and under	Young adults, ages 19–29
Total	10%	32%
<100% FPL	16	52
100%–199% FPL	14	42
≥200% FPL	7	17

Source: Analysis of the March 2010 Current Population Survey by N. Tilipman and B. Sampat of Columbia University for The Commonwealth Fund.

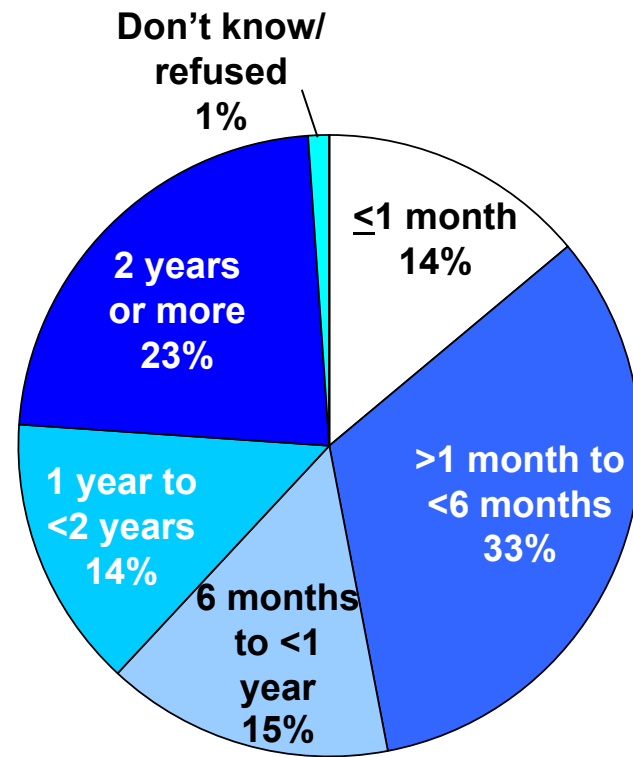


Exhibit 4. Three-Quarters of Young Adults Who Had Insurance Through Their Parents' Employer While in College Lost or Had to Switch Insurance After College

What happened to health insurance when graduated from or left college



Length of time without insurance*



* Among those who had a gap between losing and gaining new insurance, or who went without insurance after graduating from or leaving college, or who did not have insurance when they graduated from or left college.

Note: Numbers may not sum to 100% because of rounding.

Source: The Commonwealth Fund Survey of Young Adults (2009).



Exhibit 5. Affordable Care Act: Provisions Benefitting Young Adults

- Young adults on parents' plans to age 26
- Prohibitions against lifetime benefit caps & rescissions
- Public reporting by insurers on share of premiums spent on nonmedical costs
- Coverage and no cost-sharing for preventive care private plans
- Pre-Existing Condition Insurance Plans
- Insurers must spend at least 85% of premiums (large group) or 80% (small group/individual) on medical costs or provide rebates to enrollees
- Medicaid expanded to 133% of poverty
- Insurance market reforms including no rating on health
- State insurance exchanges
- Essential benefit standard
- Premium and cost-sharing credits for exchange plans
- Premium increases a criteria for carrier exchange participation
- Individual requirement to have insurance
- Employer shared responsibility payments

2010

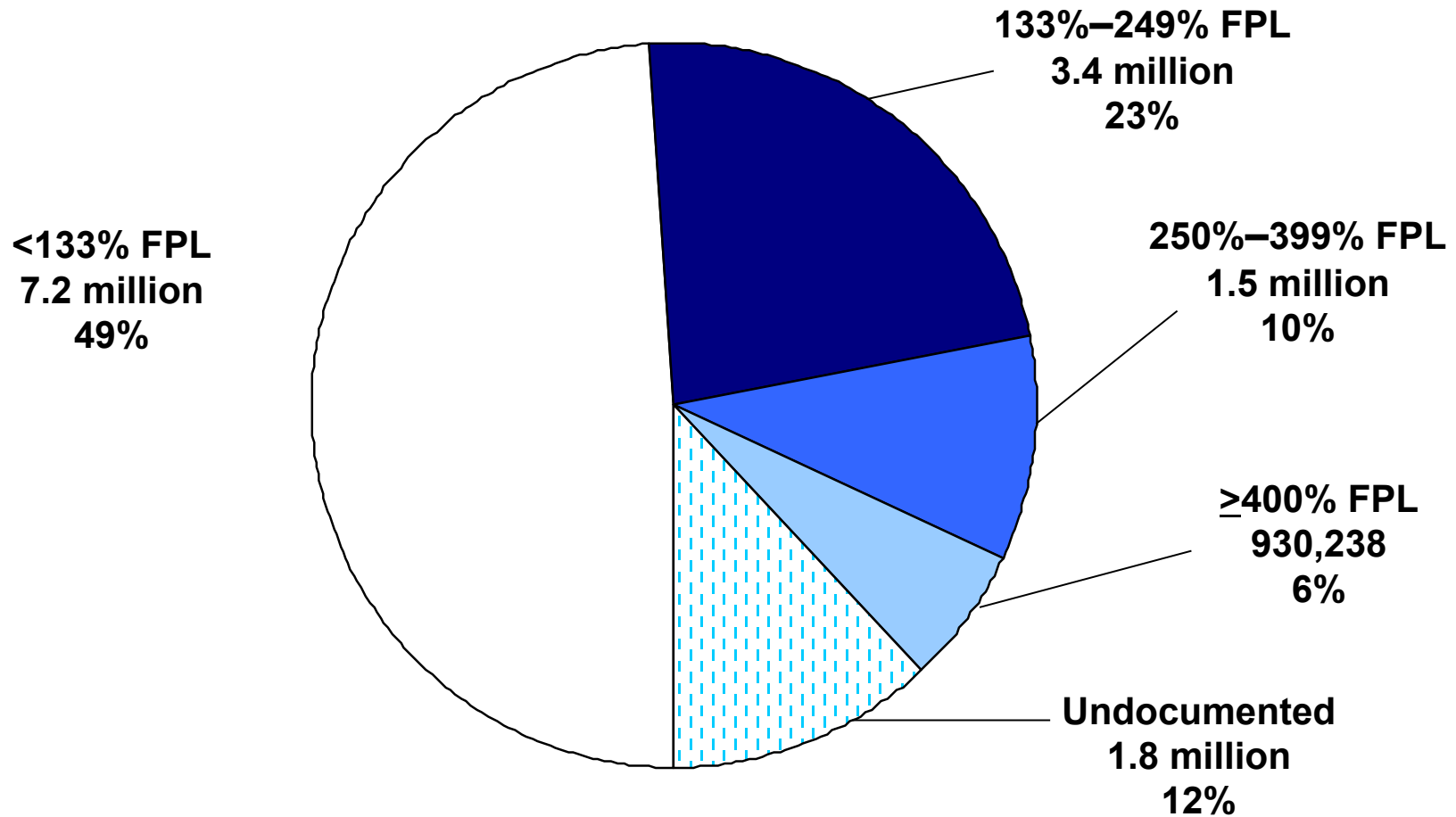
2011

2014



Source: SR Collins and JL Nicholson, *Rite of Passage: Young Adults and the Affordable Care Act of 2010*, (New York: The Commonwealth Fund, May 2010).

Exhibit 6. Distribution of 14.8 Million Uninsured Young Adults by Federal Poverty Level in 2009



14.8 million uninsured young adults ages 19–29

Note: “FPL” refers to Federal Poverty Level.

Source: Analysis of the March 2010 Current Population Survey by N. Tilipman and B. Sampat of Columbia University for The Commonwealth Fund; estimates of undocumented uninsured young adults by Jonathan Gruber and Ian Perry of MIT using the Gruber Microsimulation Model for The Commonwealth Fund.



Exhibit 7. Distribution of 14.8 Million Uninsured Young Adults by Federal Poverty Level in 2009 and Provisions in Affordable Care Act

Uninsured young adults ages 19–29

Federal poverty level	Percent	Number uninsured	Premium subsidy cap as share of income	Cost-sharing cap as share of medical costs
<133% FPL	49%	7,236,461	Medicaid	Medicaid
133%–149% FPL	5%	694,870	3.0%–4.0%	6%
150%–199% FPL	11%	1,630,967	4.0%–6.3%	13%
200%–249% FPL	7%	1,081,215	6.3%–8.05%	27%
250%–299% FPL	5%	766,004	8.05%–9.5%	30%
300%–399% FPL	5%	725,774	9.5%	30%
Subtotal (133%–399% FPL)	33%	4,898,830	3.0%–9.5%	6%–30%
≥400% FPL	6%	930,238	—	—
Undocumented	12%	1,781,663		
Total	100%	14,847,191	—	—

Source: Analysis of the March 2010 Current Population Survey by N. Tilipman and B. Sampat of Columbia University for The Commonwealth Fund; estimates of undocumented uninsured young adults by Jonathan Gruber and Ian Perry of MIT using the Gruber Microsimulation Model for The Commonwealth Fund.

