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

Millions uninsured, adults ages 19–29

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

- Continued to get insurance through same source: 56%
- Lost insurance: 27%
- Switched to a new source: 15%
- Don’t know/refused: 2%

Length of time without insurance*

- 2 years or more: 46%
- >1 month to <6 months: 13%
- 6 months to <1 year: 15%
- 1 year to <2 years: 23%
- ≤1 month: 3%
- Don’t know/refused: 1%

* 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

<table>
<thead>
<tr>
<th>Percent uninsured</th>
<th>Children, age 18 and under</th>
<th>Young adults, ages 19–29</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>10%</td>
<td>32%</td>
</tr>
<tr>
<td>&lt;100% FPL</td>
<td>16</td>
<td>52</td>
</tr>
<tr>
<td>100%–199% FPL</td>
<td>14</td>
<td>42</td>
</tr>
<tr>
<td>&gt;200% FPL</td>
<td>7</td>
<td>17</td>
</tr>
</tbody>
</table>

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

Lost insurance 32%

Continued to get insurance through same source 23%

Switched to a new source 43%

Don’t know/refused 1%

Did not have insurance 2%

Length of time without insurance*

<1 month 14%

1 year to <2 years 14%

6 months to <1 year 15%

1 year to more 23%

>1 month to <6 months 33%

Don’t know/refused 1%

* 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

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

- <133% FPL: 7.2 million (49%)
- 133%–249% FPL: 3.4 million (23%)
- 250%–399% FPL: 1.5 million (10%)
- ≥400% FPL: 930,238 (6%)
- Undocumented: 1.8 million (12%)

14.8 million uninsured young adults ages 19–29

Note: “FPL” refers to Federal Poverty Level.
<table>
<thead>
<tr>
<th>Federal poverty level</th>
<th>Percent</th>
<th>Number uninsured</th>
<th>Premium subsidy cap as share of income</th>
<th>Cost-sharing cap as share of medical costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;133% FPL</td>
<td>49%</td>
<td>7,236,461</td>
<td>Medicaid</td>
<td>Medicaid</td>
</tr>
<tr>
<td>133%–149% FPL</td>
<td>5%</td>
<td>694,870</td>
<td>3.0%–4.0%</td>
<td>6%</td>
</tr>
<tr>
<td>150%–199% FPL</td>
<td>11%</td>
<td>1,630,967</td>
<td>4.0%–6.3%</td>
<td>13%</td>
</tr>
<tr>
<td>200%–249% FPL</td>
<td>7%</td>
<td>1,081,215</td>
<td>6.3%–8.05%</td>
<td>27%</td>
</tr>
<tr>
<td>250%–299% FPL</td>
<td>5%</td>
<td>766,004</td>
<td>8.05%–9.5%</td>
<td>30%</td>
</tr>
<tr>
<td>300%–399% FPL</td>
<td>5%</td>
<td>725,774</td>
<td>9.5%</td>
<td>30%</td>
</tr>
<tr>
<td>Subtotal (133%–399%FPL)</td>
<td>33%</td>
<td>4,898,830</td>
<td>3.0%–9.5%</td>
<td>6%–30%</td>
</tr>
<tr>
<td>&gt;400% FPL</td>
<td>6%</td>
<td>930,238</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Undocumented</td>
<td>12%</td>
<td>1,781,663</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>14,847,191</td>
<td>—</td>
<td>—</td>
</tr>
</tbody>
</table>