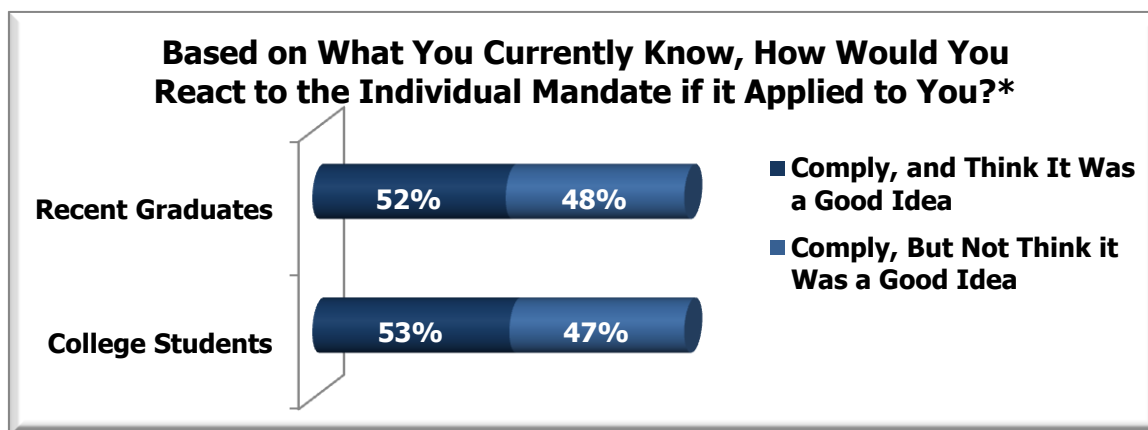


## **The Future of Healthcare** **Today's Young Adults Conflicted and Underinformed about Their Options**

The numerous provisions and new policies recently enacted thanks to healthcare reform have brought up just as many conflicted feelings as new possibilities for previously uninsured Americans. A new study by eHealthInsurance finds that the next generation of taxpayers – college students and recent college graduates<sup>1</sup> – are divided about these new laws, and not sure which actions they'd take as they begin to make crucial coverage decisions. Complicating matters further is the fact that they simply aren't educated enough about the nuances of healthcare reform.

### **1) CARING ABOUT CHANGE**

- **Integral Policies?** Less than two in five (36% of students, 33% of grads) would be disappointed if healthcare reform was ruled unconstitutional. Fewer young adults (23% of students, 23% of grads) would feel pleased in this situation. Yet there are still many (42% of students, 44% of grads) who would just express indifference.
- Fewer male than female students (31% vs. 40%) and grads (29% vs. 37%) admit they'd feel disappointed in the event that many of health reform's provisions had to be taken away.
- **Emotions About Assistance.** When it comes to the individual mandate, a provision of healthcare reform that requires most Americans to buy health insurance on their own if they don't receive it through an employer, many young adults are also split. A majority (80% of students, 76% of grads) would comply with this requirement if it applied to them – but there is debate about whether this is actually a good idea.



\*Among Respondents Who Would Comply with the Individual Mandate if it Applied to Them

<sup>1</sup> This study was conducted among 271 full-time college students ages 18-30, 255 recent college graduates ages 18-30 who have been out of college for three years or less and are in the workforce or seeking employment, and 550 parents with children who fall into at least one of these categories.

- Far more recent grads who are men than women (83% vs. 70%) would be apt to comply with this policy if it was relevant for them.
- **Getting Help.** And while more than six in ten (64% of grads, 63% of students) would feel grateful about a similar policy on the horizon (a subsidy that will be offered starting in 2014 to help single adults earning \$45,000 a year or less buy health plans), others still express embarrassment (11% of students, 13% of grads) and even indifference (26% of students, 23% of grads) about such an option.
  - This subsidy would be an attractive option for more female than male college students (69% vs. 59%) and grads (71% vs. 57%), as well as more 18-22-year-old students than those in the 23-30 age group (70% vs. 57%).
- **Aid for All Ages.** Almost two in three (66%) Americans who are parents of either college students or recent graduates would feel grateful about such an offer.

## 2) **KNOWING WHAT THEY DON'T KNOW**

- **A Gap in Time.** Less than six in ten (57%) recent grads are aware that healthcare reform has granted college graduates the ability to stay on their parents' health insurance plan after they finish schooling and until they turn 26. Even fewer (43%) college students know this fact either.
- **Missing Out on Their Options.** Fewer than one in five young adults know that they now – or will soon – have access to more preventive medical services at no out-of-pocket cost (16% of students, 15% of grads) and that there are no lifetime limits on healthcare coverage for them (16% of students, 14% of grads).
- **Jumping the Gun.** Additionally, around two in ten incorrectly believe that the advent of healthcare reform currently requires them to buy healthcare coverage (20% of grads, 19% of students) and provides them access to individually-purchased plans for those with pre-existing medical conditions (19% of grads, 18% of students) – policies that won't come into effect until 2014.
  - The false assumption about being required to purchase a health plan is more common among female than male grads (24% vs. 15%).
- **A Dangerous Knowledge Deficiency.** Complicating matters further is that millions of young women are misinformed about some basic services that most major health plans do provide. Less than two in three recent college grads know that birth control (60%), STD treatments (44%) and abortions (11%) are covered by a great deal of plans on the market right now.