



Lifestyle Implications

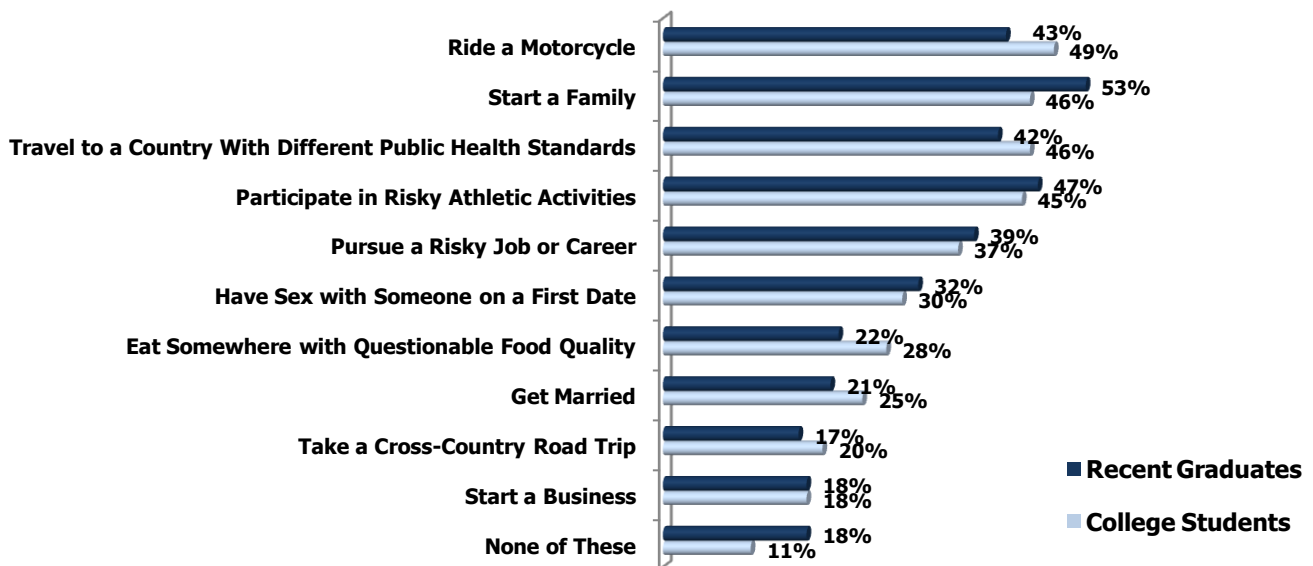
Numerous Lifestyle Adjustments Follow College Graduates

There's nothing wrong with living a little dangerously from time to time – but nobody likes to be without at least a few safety nets in place. A new survey by eHealthInsurance¹ finds that this is particularly true for a surprising audience: college students and recent graduates considering their health insurance options. But the high value they place on health plans forces them to alter other parts of their lives.

1) HEALTHY LIVING

- **Health Insurance: Hot or Not?** Having health benefits is such a desirable quality that most current college students (90%) and recent grads (93%) admit they'd actually be *more* romantically attracted to someone if they found out that person was insured.
- **Holding Back.** Unfortunately, being uninsured can not only damage one's love life, it leads to an overall reduction in quality of life. Many young adults admit that, without health insurance in their 20s, they'd wind up limiting their lifestyles in extreme ways, such as avoiding certain types of travel or athletic activities and placing restrictions on starting careers and families.

Which of the Following, if any, Would You Be Less Likely to Do if You Didn't Have Health Insurance in Your 20s? Please Choose all That Apply.

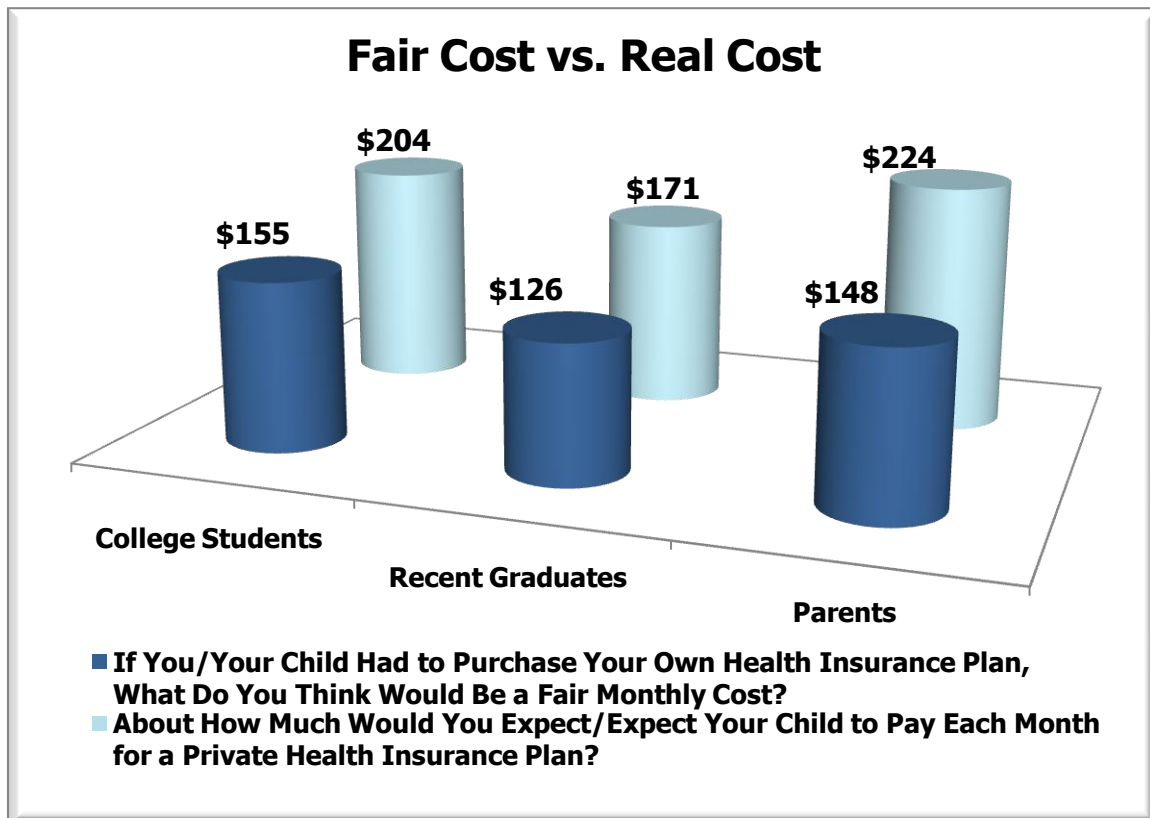


¹ This survey was conducted among 255 full-time college students ages 18-30, 251 recent college graduates who have been out of school for 3 years or less and are either working or seeking employment, and 500 parents with at least one child in either of these categories.

2) MONEY MANAGEMENT

Beyond activities in their daily lives, today's young adults are also nervous about what committing to a health insurance plan might do to their wallets.

- **Managing Expectations.** There is, unfortunately, a big gap between what pre-and post-graduation Americans would like to pay for a private health insurance plan and what they think they would actually wind up paying – around \$50 for both groups. Even their parents have the same divide in expectations.



- **Able to Adapt.** Perhaps with this in mind, a majority of college students (94%) and recent graduates (93%) would be willing to make some sort of lifestyle change to make sure they could afford a health plan if they found themselves uninsured.
- **Cramping Their Styles.** A majority of these folks would be happy to eschew a night at a restaurant per week (73% of college students, 71% of grads) or their daily coffee (54% of college students, 57% of grads) to make sure they were covered by a health plan. More than one in ten (19% of college students, 14% of grads) would even consider leaving all of their financial decisions for a year up to their parents to make this happen!