

Stable Cost – Secure Choices – Quality Care

How Health Insurance Reform Will Help Young Adults

Lower Costs for Young Adults

- ✓ **Preventive Care for Better Health:**
 - Health insurance reform offers free prevention to all insured people and invests in public health to create a system that prevents illness and disease instead of just treating it when it's too late and costs more. Simple prevention can prevent a small health problem from getting worse.
- ✓ **Insurance Industry Reforms that Save You Money:**
 - Puts a cap on what insurance companies can force you to pay in out of pocket expenses, co-pays and deductibles. It eliminates yearly and life-time limits on how much insurance companies cover if you get sick.

Greater Choices to Meet the Needs of Young Adults:

- ✓ **Insurance Policies for Young Adults:**
 - Health insurance reform will offer special young adult policies that will be offered by private insurance plans and a competitive public option. You will have increased choices and increased competition that holds private insurance companies accountable.
- ✓ **One-Stop Shopping - Putting You in Charge:**
 - Health reform will create a health insurance exchange so you can simply and easily compare prices and health plans and decide which quality affordable option is right for you. It's your choice.
- ✓ **Insurance Security as you Begin Your Career:**
 - The typical young adult frequently changes jobs, moves, or holds part-time or temporary jobs. Under reform, it doesn't matter - you will always have choices of quality, affordable health insurance.

Quality, Affordable Health Care for All Young Adults

- ✓ **Extend Health Coverage Through Parents:**
 - Health insurance reform will allow you to stay on your parents' health care plans until you're 26. This will help to cover the one in three young adults who are uninsured.
- ✓ **Health Care When You Need It Most:**
 - Young adults are just starting jobs and careers, and often don't have access to job-based coverage. Even when they do, they often don't have the money to spend on expensive health insurance. Health care reform will offer health insurance to those without job-based coverage and provide premium assistance to those who still can't afford it.