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Healthcare reform's biggest fans: young adults

They account for 30% of the uninsured population and are the group most supportive of Obama's plan -- though quietly. Experts differ on how an overhaul would affect them.

By Kim Geiger

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Reporting from Washington

When Abby Berendt Lavoie graduated from college, she got a job in New York making television commercials as a full-time contractor for one of the largest media companies in the world. She was eligible for health insurance only after she had been working there for a year.

Ten months into the job, Berendt Lavoie came down with painful stomach cramps. Terrified, she used Google to find a hospital that would accept patients without insurance, and underwent surgery to remove an ovarian cyst the size of a softball. The bills came to \$12,000. With no savings or assets, Berendt Lavoie turned to her parents, who refinanced their home to pay.



Berendt Lavoie is cited by the Democratic congressional leadership as an example of the many young adults who work but don't have the money or the opportunity to buy insurance.

Adults 18 to 29 are the group most supportive of President Obama's plan to overhaul healthcare, according to a recent poll by SurveyUSA. They are also the age group that most supports creating a government-run health insurance option.

Young people account for 30% of the uninsured population, according to a report by the Commonwealth Fund, a health policy research foundation. They are least likely to be offered health insurance through employment benefits -- just 53% of working young adults are eligible for employer-based coverage. And since their incomes tend to be low, buying coverage on their own is usually too expensive.

One of the key elements of the healthcare bills under consideration in Congress is the requirement that all Americans buy health insurance, either on their own, through an employer or through government subsidy programs for the poor.

Michael Tanner, a senior fellow at the Cato Institute, a libertarian think tank, says a requirement to buy insurance would hurt young people most, forcing them to subsidize the healthcare needs of older people without making health insurance more affordable for them.

"Young people are probably one of the groups that's going to come out the worst on this," Tanner said. "They're going to pay more in the short term because they're going to have to go out and buy health insurance. And they're going to pay more in the long term."

Genevieve Kenney, a health economist at the Urban Institute, a nonpartisan Washington think tank, disagrees.

"I think many more uninsured young adults stand to gain from healthcare reform than stand to lose," Kenney said, citing plans in Congress to provide insurance subsidies for low-income people, many of whom are young.

Other provisions being considered in Congress would allow young people to stay on their parents' insurance plans until age 26 and would expand eligibility for Medicaid to people with incomes slightly above the federal poverty level.

"That's a major step forward for young adults who are poor or near poor," Kenney said.

But the age group that heavily favored Obama in the election last fall has been silent and, some say, put off as it watches the healthcare debate.

Members of Congress and activist groups are urging young people to tune in. Last week, Rep. Chris Van Hollen (D-Md.) held a joint news conference with people who represent youth organizations, including Rock the Vote, a grass-roots group that has mobilized millions of young voters.

"The hyper-partisan spectacles of the town hall meetings, which got so much media attention, are just not an attractive venue for young people," said Thomas Bates, a Rock the Vote spokesman.

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