



Concise daily emails or a weekly digest. [Click here to sign up.](#) 

## Increasing Access to Health Insurance for Young Adults: An Unheralded Benefit of Health Reform

By [Angel M. Foster](#)

March 23, 2011 - 10:34pm

Published under: [Women's Rights](#) | [ACA](#) | [Affordable Care Act](#) | [health insurance](#) | [health reform](#)

5  [Share](#) | 26  [retweet](#)

[Angel M. Foster's blog](#) | [Printer-friendly version](#) | [Login or register to post comments](#) | [Share This](#)



Originally published at [MomsRising.org](#).

Young adulthood marks a period of life transition that impacts the availability of health insurance. College and university students often lose health insurance upon graduation, young adults are more likely to have low-wage and entry-level positions that do not offer health benefits, and many young adults lack the financial resources required to independently purchase health insurance. As a result of these dynamics, [young adults ages 18 to 29 have long been disproportionately uninsured](#), and uninsured for longer periods of time, when compared to those in other age groups.

Being able to stay on a parental health plan as a dependent provides young adults with an important mechanism to weather transitions and retain health insurance coverage. But before last September, when a young adult "aged out" of being able to stay on a parental plan varied by state and many states placed restrictions on which young adults could qualify as dependents. As a result of the Affordable Care Act (ACA), young adults across the country are now able to remain as a dependent on a parental plan, and therefore retain health insurance, until the age of 26.

But why is this important? After all, young adults are a relatively "healthy" population. Why should expanding health insurance options to this population be prioritized?

For many young women, the answer is contraception. Young adult women are at [especially high risk for unintended pregnancy](#). Women in their twenties account for more than half (54 percent) of all unintended pregnancies in the US, and in 2001 there were more than 1.4 million unintended pregnancies among 18 to 24 year olds. Promoting access to and consistent and correct use of effective methods of contraception is critical for both reducing unintended pregnancy among this age cohort and fostering women's reproductive autonomy.

And a woman's health insurance status has a significant impact on her use of contraception. Studies have repeatedly shown that women with health insurance are more likely to use prescription contraceptives than uninsured women. That women who are uninsured often use less effective non-prescription methods (like condoms) or no contraception at all is hardly surprising; for many women paying out of pocket for the pill each month or incurring the upfront costs associated with getting an [IUD](#) is prohibitively expensive. [A recent study by Ibis Reproductive Health](#) in Massachusetts found that continued enrollment in a health plan that offered affordable contraceptive coverage was a key factor in shaping young women's



 <a href="#">News &amp; Commentary</a>	<a href="#">1</a>	<a href="#">2</a>	<a href="#">3</a>	<a href="#">4</a>	<a href="#">5</a>
---	-------------------	-------------------	-------------------	-------------------	-------------------

### 1 In Michigan, We're Facing More Than Just a Class War

By [Angi Becker Stevens](#) on March 23, 2011 - 11:20pm | 1 comment



Conservatives in Michigan are at once proposing to make working-class motherhood more financially challenging while at the same time placing further restrictions on the choice of whether and when to become a mother in the first

place.

### Young Adults in Massachusetts Speak About Health Reform

By [Danielle Bessett](#) on March 24, 2011 - 8:11am | 1 comment



Young adults know that health insurance is essential and contributes to a just society, and support reforms that expand access to health care services.

### Increasing Access to Health Insurance for Young Adults: An Unheralded Benefit of Health Reform

By [Angel M. Foster](#) on March 23, 2011 - 10:34pm | 0 comments



Young adults ages 18 to 29 have long been disproportionately uninsured--and for longer period of time--when compared to those in other age groups. Health reform is helping change that.





#### Most Popular

[Today](#)

[Discussions](#)

[All Time](#)

#### Today

-  [In Michigan, We're Facing More Than Just a Class War](#)
-  [South Dakota Wait Period Universally Panned, But Makes Good Fundraising](#)
-  [Ohio "Heartbeat" Bill On Hold, "Not Quite Ready"](#)
-  [Idaho, Kansas and Alabama All Begin 20 Week Abortion Bans](#)

[Woman Who Tried To Commit Suicide Now Charged With](#)

decisions about contraceptive use and method selection.

On September 23, 2010, a provision of the ACA quietly went into effect that offers young adults an important mechanism for obtaining or retaining health insurance. The ACA [reformed the dependency statutes](#) such that most young adults can now remain on a parent's private health insurance plan until their 26th birthday. This includes young adults who are students as well as those who aren't, young adults who are single or those who are married, and young adults who live with their parents and those who don't. A young adult can be eligible as a dependent with respect to a parental health plan even if that same young adult isn't considered a dependent for tax purposes. And the ACA only established a federal minimum; a number of individual states extend dependency coverage to young adults age 26 and older.

Of course, dependency statute reforms don't affect or address the needs of all young adults and these reforms don't necessarily translate into health insurance that is affordable or comprehensive. But the ACA marks an important step in meeting young adults' health insurance needs in general and expanding access to contraception in particular. As a result of the ACA, [as many as 2.12 million young adults](#) will be newly covered by a parental plan by the end of 2011. However, in order for young adults to take full advantage of the dependency statute changes, we need to [increase awareness](#) among young adults and their parents about these reforms.

Increasing access to preventive health services is at the core of the ACA and young adults are among the many populations poised to benefit from reform. The one-year anniversary of the ACA represents an important moment, one that both allows us to recognize the gains we have made and inspires us to redouble our efforts to make affordable, high-quality, and comprehensive health care a reality for all.

[Angel M. Foster's blog](#) | [Printer-friendly version](#) | [Login or register to post comments](#) | [ShareThis](#)

## 0 comments

Please [login](#) or [register](#) to post and rate comments...

Comments are rated by readers on a scale from 1 to 5. Comments with a rating of 2 or less are hidden. Click on hidden comments to view them.

-  [Feticide](#)
  -  [Justice Department Report Calls Louisiana's "Crime Against Nature" Law Discriminatory](#)
  -  [Increasing Access to Health Insurance for Young Adults: An Unheralded Benefit of Health Reform](#)
  -  [Toward a Human Rights Approach to Sex Work Policy](#)
  -  [Young Adults in Massachusetts Speak About Health Reform](#)
  -  [A Chemical Blowout: Frizz, Formaldehyde and Infertility](#)
- [Go to complete list](#) 

## Reader Diaries

Featured

Most Recent

### Featured

#### Sign Up for the National Women's Law Center's & MomsRising Women's Health Blog-a-thon!

by [sdrahan](#), National Women's Law Center  
Mar 15 2011 - 2:43pm | [comments](#)

#### First Annual Anti- Street Harrasment Day

by [GWMCHstudents](#), gwmchstudents@gmail.com  
Mar 21 2011 - 4:03pm | [comments \(2\)](#)

#### Psst-Pass it On: University of Vermont Students Oppose the Pence Amendment!

by [Catherine](#), WCLA - Choice Matters  
Mar 17 2011 - 4:25pm | [comments](#)

[Go to complete list](#) 

## RH Reality Check Blogroll

- [a bird and a bottle](#)
- [abortionclinicdays](#)
- [The Abortioneers](#)
- [ACLU Take Charge Blog](#)
- [Advocates for Pregnant Women](#)
- [AIDS and Rights](#)
- [AIDS Combat Zone](#)
- [aidsmatters.org](#)
- [A little red hen](#)
- [Angry Black Bitch](#)
- [Ask Dr. K \(sexual health advice\)](#)
- [Bag News Notes](#)
- [BCadvisor](#)
- [Belly Tales](#)
- [Below The Waist](#)
- [Birth Control Watch](#)
- [Birthing Joy](#)
- [Bitch PhD](#)
- [blogher: health & wellness](#)
- [Blogs by Women](#)
- [Blog for Choice](#)
- [Care 2 Women's Rights Blog](#)
- [CDC Chatter](#)
- [ChoiceLinkUp.com](#)
- [Choice USA - Choice Words](#)
- [Citizen Brand](#)
- [Creative Loafing](#)
- [Culture Kitchen](#)
- [Daily Kos](#)
- [On The Issues Magazine](#)
- [Our Bodies, Our Blog](#)
- [Pandagon](#)
- [PEPFAR Watch](#)
- [Political Animal](#)
- [Political Cortex](#)
- [Politics1](#)
- [Population Action](#)
- [POZ Magazine](#)
- [Proud Liberal](#)
- [Pseudo-Adrienne's Liberal-Feminist Bias](#)
- [Rachel's Tavern](#)
- [Radical Doula](#)
- [Rebecca Sive](#)
- [Religious Right Watch](#)
- [Ranting for a Revolution](#)
- [Right Wing Watch](#)
- [Reproductive Rights Blog](#)
- [Reproductive Rights Prof Blog](#)
- [Rockridge Nation](#)
- [Rox Populi](#)
- [SaveRoe.com](#)
- [Scarleteen.com](#)
- [Sexuality & Religion: What's the Connection?](#)
- [Shakespeare Sister](#)
- [Technology, Health & Development](#)
- [Tell Them SC](#)

- Daou Report
- Democratic Underground
- Domestic Product
- Donkey O.D.
- Echidne of the Snakes
- Fact-esque
- Fair Trade Products
- Family Plan It
- Fertility Notes
- Feministe
- Feministing
- The Feminist Wire
- The Feminist Pulse (from Girlistic.com)
- Fundie Watch
- Generation Roe
- Global Voices
- Gloria Feldt
- Harry834's Blog
- Hot Flash Report
- Is America Burning?
- itslateagain
- Kubatana.net - Zimbabwean activism
- Majikthise
- MedBlog with Leigh Hopper
- Media Girl
- Moms Rising
- Muckraking Mom
- Ms. Foundation - Igniting Change Blog
- Ms. Magazine Blog
- National Abortion Federation Blog: Saporta Reporter
- National Network of Abortion Funds
- New Moon
- Nuestra Vida, Nuestra Voz
- OneWorld
- The Carpetbagger Report
- The Crone Speaks
- the f word | contemporary UK feminism
- The HIV Blogs
- The Pump Handle
- The Red Thread
- The Rittenhouse Review
- The Sideshow
- The Well-Timed Period
- The Women's Media Centers
- The Women's Rights Blog
- Think Girl
- TIME Global Health Blog
- Time To Deliver
- Tikvah Girl
- Toys in Babeland
- UN Dispatch
- University Coalition for Global Health
- NYC Unrated & Unfiltered
- WIMN's Voices
- The Women's International Perspective
- Words of Choice
- Women of Color Blog
- Women's Bioethics Project
- Women's Health News
- Women's Health Research News
- Women's Voices for Change
- World Pulse Magazine
- ZeldaLily

State Blogs:

- The Blue State
- Burnt Orange Report (TX)
- Calitics (CA)
- Colorado Independent
- Square State (CO)
- Facing South
- Left in the West (MT)
- Iowa Independent
- Michigan Messenger
- Minnesota Monitor
- A Moderate From South Dakota
- NYC Unrated and Unfiltered
- Palmetto State Progressive (SC)
- Tennessee Guerilla Women
- Washington Independent

Contraception

South Dakota: What the Hell Are They Thinking?

Young Adults in Massachusetts Speak

In Michigan, We're Facing More Than Just a Class

 [Subscribe](#)

STI/HIV/AIDS

Roundup: Virginia Pro-Choice Groups Ask for

Young Adults in Massachusetts Speak

One Year Later: Protecting the Gains, Correcting the

 [Subscribe](#)

Sexuality Education

Young Adults in Massachusetts Speak

One Year Later: Protecting the Gains, Correcting the

Public Funding of Family Planning is Essential, Even

 [Subscribe](#)

Maternal Health

South Dakota: What the Hell Are They Thinking?

Young Adults in Massachusetts Speak

Morning Roundup: Racist Anti-abortion Flyers at

 [Subscribe](#)

Access to Abortion

South Dakota: What the Hell Are They Thinking?

Roundup: Virginia Pro-Choice Groups Ask for

South Dakota Wait Period Universally Panned, But

 [Subscribe](#)

Women's Rights

South Dakota: What the Hell Are They Thinking?

Young Adults in Massachusetts Speak

In Michigan, We're Facing More Than Just a Class

 [Subscribe](#)

[Front](#) | [About Us](#) | [Contact Us](#) | [RSS](#) | [Widgets](#) | [Facebook](#) | [MySpace](#) | [Twitter](#) | [You Tube](#)

Powered by Drupal