
Health Reform and Young Adults

Giving Young Adults Options

Increasing availability of health care for young adults

Young adults between the ages of 19 and 29 are the fastest-growing group of uninsured in the United States. To address this, health care reform requires insurers to allow young adults to stay on their parent's health care plan through age 25. As of Sept. 23, 2010, this applies to all new or renewing health plans in the individual market, all new employer health plans, and existing employer health plans if the young adult is not eligible for employer coverage on his or her own. Beginning in 2014, young adults through age 25 can stay on their parent's employer plan even if they have an offer of coverage through their own employer.

When an employee's child turns 26, the employer may terminate coverage. The health insurance benefits are not taxable to either the employer or employee.

Oregon's seven largest health insurers – which make up more than 90 percent of the private health insurance market in Oregon – have extended dependent coverage early. Families should check with their insurer or employer to see if this applies to them, and when. The early adoption may not apply to all employer-based plans; large employers that self-insure can make their own decision on whether to start the extension early.

Coverage for those aging out of foster care

Reform provides coverage for children through age 25 who are aging out of foster care. Children aging out of the foster care system face many challenges, including finding quality, affordable health insurance. Oregon has already made this change. All states will make this change by 2014.

Preventive care for better health

Providing health insurance coverage for young adults enables them to seek preventive care, which helps keep health care costs down, while improving lifelong health.

Insurance security

Ensures more young adults will have quality, affordable health insurance choices, regardless of how their lives change. This is particularly important as young adults change jobs, move, or hold part-time or temporary jobs.

The **Oregon Health Authority** is the organization at the forefront of lowering and containing health care costs, improving quality of care, and increasing access to health care in order to improve the lifelong health of all Oregonians. Go to www.Oregon.gov/OHA for more information about health reform in Oregon.