



Prevention and The Affordable Care Act: Prevention Benefits to Young Adults in America

Approximately 30 percent of young adults (age 19 to 29) do not have insurance, which is more than one in five of the entire uninsured population in America.¹ Yet, one in six young adults has a chronic illness, such as cancer, diabetes, or asthma.¹ The Affordable Care Act (ACA) provides an opportunity to improve access to health care for young adults, and also represents an unprecedented investment in prevention that will help prevent disease in younger generations, discover disease earlier, and effectively manage conditions.

Community Prevention Will Support a Healthier Generation of Young Adults

The Affordable Care Act invests in prevention and public health efforts within states and communities throughout America. These services are essential to managing disease among young adults suffering from chronic disease, but also in the prevention and screening of health conditions before they become serious. Key prevention activities include:

- **Tobacco Prevention:** Among young adults, almost one third of men and 21 percent of women smoke.² Funding for tobacco prevention exposes young adults to evidence-based prevention and tobacco cessation services.
- **Obesity Prevention and Fitness:** Twenty-four percent of young adults are obese, and only 36 percent of individuals in this age group report getting regular physical activity.² Funding for obesity prevention and fitness promotes healthy lifestyles, including increased physical activity and quality nutrition, and helps to prevent other chronic diseases.
- **HIV Prevention and Screening:** According to CDC, around 13 percent of HIV cases in the U.S. are among people younger than 24.³ The Affordable Care Act has already invested nearly \$20 million at the state and local level in HIV testing, planning, and laboratories.

Guaranteeing Access to Clinical Prevention

Other provisions of the ACA that provide necessary prevention services to young adults include:

- **Coverage of Preventive Health Services:** ACA requires all new group health plans to cover U.S. Preventive Services Task Force (USPSTF) recommendations and other preventive health services. This funding enables young adults to afford necessary health services.
- **Immunizations:** According to a 2009 CDC study, young adults have a limited understanding of the health risks of vaccine-preventable diseases, correlating to low immunization rates among the age group.⁴ ACA improves access to immunizations through coverage of recommended

¹ *Young Adults and the Affordable Care Act: Protecting Young Adults and Eliminating Burdens on Families and Businesses* [Regulations and Guidance]. (n.d.). Retrieved from U.S. Department of Health and Human Services website: http://www.hhs.gov/ociio/regulations/adult_child_fact_sheet.html

² National Center for Health Statistics Health, United States, 2008 With Chartbook Hyattsville, MD: 2009

³ CDC, HIV/AIDS Among Youth, Retrieved from CDC website: <http://www.cdc.gov/hiv/resources/factsheets/youth.htm>.

⁴ *Young Adults Unaware of Threat of Infectious Disease and the Availability of Preventive Vaccines: Experts Call for Increased Awareness and Vaccination Rates among All Adults* [National Foundation for Infectious Diseases Press Release]. (2009, July 22). Retrieved from http://www.adultvaccination.org/doc/Press_Release_2009.07.22.pdf

vaccines without cost sharing, a demonstration program to improve immunization access, and allows states to obtain vaccines at lower costs.

Promoting Prevention Through Affordable Coverage & Insurance Options

According to a 2008 National Center for Health Statistics study, 17 percent of young adults reported not getting a needed health service, including eyeglasses, prescriptions, or medical or mental health care, due to finances.² ACA ensures that young people will not forgo essential care due to worries about insurance.

- **Extension of Health Coverage Through Parents' Plan:** Young adults will have extended coverage on their parents' plans until the age of 26, tax-free. This extended coverage will ensure that young people can have access to preventive services, such as screenings and vaccines, as well as ongoing wellness care and disease management for chronic conditions.
 - **Tax Credits for Young Adults:** The ACA provides tax credits to millions of eligible young adults making up to approximately \$43,000 a year, which helps to ensure that they can afford access to quality coverage (starting in 2014). Those still unable to afford coverage will qualify for hardship waivers.
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