

Health Insurance Coverage of Young Adults Aged 19 to 25: 2008, 2009, and 2011

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INTRODUCTION

Historically, young adults have been a group with one of the highest uninsured rates.¹ Although individual states had enacted laws that allowed adult children in various circumstances to be dependents on their parents' private family health plans, only in 2010 was there a standardized national law that allowed all adult children under the age of 26 to be covered.² Because the change in law occurred mid-year, this report examines the coverage of young adults aged 19 to 25 in the 2 years before the change (2008 and 2009) and in the year after the change (2011). To gain a perspective on what was happening to a similar group of people, the report uses adults aged 26 to 29, who did not have access to their parents' policies, as a comparison group.

Early estimates from the National Health Interview Survey have shown that the uninsured rate for adults aged 19 to 25 declined in the first 6 months of 2011 compared with 2010.³ In addition, because the provision targets only private health insurance plans, one

Definition

Private health insurance: Health insurance provided through an employer or a union, a plan purchased by an individual from an insurance company, or TRICARE or other military health coverage.

would expect a similarly patterned increase in private insurance during this period.⁴

COVERAGE OF YOUNG ADULTS AGED 19 TO 25 IN THE UNITED STATES

From 2008 to 2009, young adults aged 19 to 25 followed a similar trend as those aged 26 to 29 in the percentage with health insurance (see Figure 1). Although the older group had a statistically higher rate of insurance coverage than the younger group in 2008 (72.3 percent and 69.5 percent, respectively), both age groups experienced a similar decrease in coverage over that period. The insured rate for the 26-to-29 year age group dropped 1.1 percentage points in 2009, while the rate for the 19-to-25 group decreased 1.2 percentage points, a number not statistically different from the change of the older group (see Table 1). The same pattern holds for private insurance: the size

⁴ The National Defense Authorization Act of January 2011 brought TRICARE into compliance with the other dependent provision laws.

¹ National Center for Health Statistics, *Health, United States, 2008 With Special Feature on the Health of Young Adults*, Hyattsville, MD, 2009.

² Cantor, J. C., D. Belloff, A. C. Monheit, D. DeLia, and M. Koller (2012), "Expanding Dependent Coverage for Young Adults: Lessons From State Initiatives," *Journal of Health Politics, Policy and Law*, Vol. 37(1), pages 99–128.

³ Cohen, Robin A. and Micheal E. Martinez, *Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, 2011*, National Center for Health Statistics, June 2012.

Table 2.

Health Insurance Coverage of Young Adults Aged 19 to 25 by State and Puerto Rico: 2009 and 2011

(Civilian noninstitutionalized population. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see www.census.gov/acs/www/Downloads/data_documentation/Accuracy/ACS_Accuracy_of_Data_2011.pdf)

Area	Any health insurance coverage					Private health insurance				
	2009		2011		Difference	2009		2011		Difference
	Percent	Margin of error (±) ¹	Percent	Margin of error (±) ¹		Percent	Margin of error (±) ¹	Percent	Margin of error (±) ¹	
United States . . .	68.3	0.2	71.8	0.2	*3.6	58.1	0.2	60.8	0.2	*2.7
Alabama	68.0	1.3	71.8	1.4	*3.8	58.6	1.3	63.2	1.4	*4.6
Alaska	61.4	4.2	64.7	3.4	3.3	55.5	4.1	53.2	3.6	-2.3
Arizona	66.1	1.2	70.1	1.5	*4.0	50.6	1.4	51.6	1.5	1.0
Arkansas	60.6	2.1	63.1	1.8	2.5	50.2	2.0	54.4	1.8	*4.1
California	63.7	0.5	67.0	0.5	*3.3	53.3	0.5	55.1	0.5	*1.8
Colorado	68.2	1.3	73.9	1.5	*5.7	61.6	1.4	65.4	1.6	*3.8
Connecticut	79.3	1.4	83.2	1.3	*3.8	68.6	1.6	69.4	1.6	0.8
Delaware	75.8	3.1	82.4	2.5	*6.6	58.9	4.1	66.4	2.6	*7.5
District of Columbia	87.5	2.3	91.6	2.0	*4.1	66.8	3.4	74.6	2.7	*7.8
Florida	59.3	0.8	61.2	0.9	*1.8	51.2	0.8	52.0	0.9	0.8
Georgia	60.6	1.2	63.9	1.4	*3.3	53.5	1.2	55.8	1.4	*2.3
Hawaii	82.7	2.0	86.1	1.7	*3.4	70.5	2.5	71.8	2.4	1.3
Idaho	67.6	2.1	70.3	2.6	2.7	61.3	1.9	62.7	2.8	1.4
Illinois	69.9	0.8	74.6	0.8	*4.7	59.6	0.8	64.1	0.8	*4.5
Indiana	69.7	1.2	73.1	1.0	*3.4	60.6	1.2	64.3	1.1	*3.7
Iowa	80.1	1.3	83.2	1.1	*3.1	71.2	1.5	74.6	1.3	*3.4
Kansas	73.2	1.6	77.1	1.5	*3.9	67.5	1.7	71.5	1.5	*4.0
Kentucky	65.8	1.4	69.3	1.1	*3.5	55.9	1.3	60.0	1.3	*4.1
Louisiana	64.6	1.7	68.0	1.4	*3.3	54.0	1.9	55.5	1.4	1.6
Maine	74.1	2.2	81.4	1.8	*7.3	56.3	2.5	61.1	2.5	*4.8
Maryland	75.0	1.3	81.7	1.0	*6.7	66.8	1.3	70.7	1.2	*3.8
Massachusetts	90.3	0.7	92.1	0.6	*1.7	73.0	1.1	75.0	1.0	*2.0
Michigan	71.2	0.8	76.3	0.9	*5.1	56.6	1.0	61.5	0.9	*4.9
Minnesota	78.8	0.9	82.6	0.9	*3.8	66.5	1.1	69.3	1.0	*2.9
Mississippi	62.8	1.9	64.3	1.6	1.5	50.0	1.7	52.7	1.7	*2.7
Missouri	71.4	1.3	74.2	1.1	*2.8	62.7	1.5	65.5	1.2	*2.7
Montana	66.1	3.1	66.4	3.1	0.3	59.7	3.3	59.1	3.3	-0.7
Nebraska	72.4	1.8	76.9	1.7	*4.5	66.9	1.7	71.1	2.0	*4.2
Nevada	55.2	2.1	61.7	2.1	*6.5	51.6	2.1	55.2	2.4	*3.6
New Hampshire	77.2	2.5	80.3	2.2	3.1	71.1	2.8	75.8	2.3	*4.7
New Jersey	69.9	1.0	74.6	1.0	*4.7	63.0	1.0	65.9	1.0	*2.9
New Mexico	61.4	2.2	60.6	2.0	-0.8	47.1	2.6	45.7	2.4	-1.4
New York	74.5	0.7	79.7	0.5	*5.2	58.4	0.6	61.1	0.7	*2.7
North Carolina	66.9	0.9	69.6	1.1	*2.7	55.8	1.1	58.7	1.0	*2.9
North Dakota	81.6	2.8	82.5	2.0	0.9	74.9	2.8	74.9	2.3	-
Ohio	72.4	0.8	77.9	0.6	*5.6	59.8	1.0	65.0	0.7	*5.2
Oklahoma	61.7	1.6	64.9	1.6	*3.2	54.2	1.7	56.5	1.6	*2.4
Oregon	64.6	1.5	70.2	1.5	*5.6	57.5	1.5	59.9	1.7	*2.4
Pennsylvania	75.9	0.7	80.9	0.7	*5.0	64.8	0.8	68.6	0.8	*3.8
Rhode Island	74.5	2.5	77.7	2.1	3.2	66.2	2.8	69.1	2.3	2.9
South Carolina	63.9	1.5	70.1	1.3	*6.3	53.4	1.4	58.9	1.4	*5.5
South Dakota	72.1	2.8	75.6	2.5	3.5	64.0	2.6	68.2	2.8	*4.1
Tennessee	69.4	1.1	72.7	1.2	*3.3	55.1	1.2	58.3	1.2	*3.2
Texas	56.5	0.6	59.3	0.6	*2.7	50.4	0.5	52.1	0.5	*1.8
Utah	75.1	1.5	77.0	1.4	1.9	71.0	1.6	72.3	1.6	1.3
Vermont	75.2	3.1	89.1	1.7	*13.9	59.2	3.1	69.7	2.4	*10.5
Virginia	73.5	1.0	75.5	1.0	*1.9	67.8	1.1	69.6	1.0	*1.8
Washington	69.4	1.2	70.8	1.1	1.4	60.7	1.3	62.8	1.2	*2.1
West Virginia	65.1	2.2	69.5	2.4	*4.4	54.5	2.2	59.9	2.3	*5.4
Wisconsin	77.3	1.0	79.4	0.9	*2.1	65.6	1.1	68.1	1.0	*2.5
Wyoming	70.2	3.6	74.6	2.8	4.4	63.1	3.8	67.7	3.4	4.6
Puerto Rico	85.6	1.1	87.2	1.2	*1.7	38.4	1.5	35.8	1.4	*-2.6

- Represents or rounds to zero.

* Statistically different from zero at the 90 percent confidence level.

¹ Data are based on a sample and are subject to sampling variability. A margin of error is a measure of an estimate's variability. The larger the margin of error is in relation to the size of the estimate, the less reliable the estimate. This number when added to and subtracted from the estimate forms the 90 percent confidence interval.

Source: U.S. Census Bureau, 2009 and 2011 American Community Surveys, 2009 and 2011 Puerto Rico Community Surveys.

