

# The health of millions of young adults is at stake this fall.



Donald Trump believes health care is a privilege, not a right, and he has no plan to help millions of middle-class Americans afford health care. Young adults in particular have benefited greatly from the new insurance reforms and coverage options, especially since many of them do not get health insurance at work. Candidate Trump would strip insurance away from millions of young adults, making it harder for them to get needed care.

Hillary Clinton's health care proposals would build on recent progress and make it easier for young adults to afford health coverage and care.

## **Candidate Trump would take health insurance away from millions of young adults who do not get coverage at work.**

Young adults are often starting out in the workforce, meaning many of them do not get health insurance through work. Before the Affordable Care Act, only 33% of workers under age 26 received health insurance from an employer, compared to 72% of workers over age 26.<sup>1</sup>

Thanks to the health care law, millions more young adults now have health insurance. The proportion of adults under 26 who were uninsured has been cut by more than half, falling from 34% to 16%.<sup>2</sup> Candidate Trump would repeal the law and rip this coverage away. Many adults would lose their insurance, including about 4.2 million young adults under age 25.<sup>3</sup>

## **Candidate Trump would take away young adults' right to stay on their parents' health plan.**

Today, the Affordable Care Act requires insurance companies to let adults under age 26 stay on their parents' health insurance. Nearly 8 million young adults have insurance because of this law.<sup>4</sup> Candidate Trump would repeal the law, and insurance companies could once again push teenagers off their parents' health plans when they turn 18.

## **Candidate Trump's proposals would be particularly harmful to young women.**

Candidate Trump would harm young women's access to essential care in several ways.

- » Because of the Affordable Care Act, insurance companies are not allowed to charge women more than men for the same insurance. Candidate Trump would repeal the law, returning women to the days when insurers could hike their premiums by 30% just because they are women.<sup>5</sup>
- » Today, 15 million women under age 25 have insurance that covers preventive care without any copayments or deductibles.<sup>6</sup> Candidate Trump would repeal the health care law, allowing insurers to go back to charging copayments and deductibles for services like contraception and screening for breast and cervical cancer—or stop covering this care altogether.
- » Under Candidate Trump's plan, insurance companies would no longer be required to cover maternity care. Many young women who buy insurance on their own would be unable to find any plan that covers this care, as was common before the Affordable Care Act.<sup>7</sup>
- » About 7.5 million women under 35 rely on Medicaid for their health coverage.<sup>8</sup> And Medicaid pays for 45 percent of all births to women under 35.<sup>9</sup> Candidate Trump would replace this successful program with individual grants to the states, drastically cutting health care funding. Millions of young women could be denied essential health coverage and care.

## **Candidate Clinton has a career-long legacy of making health care accessible to those who need it most. Her proposals would defend recent progress and further improve access to affordable health care for all, including young adults.**

Candidate Clinton would preserve the current consumer protections, federal programs, and financial assistance that young men and women depend on for health care. And her proposals would make health coverage and care more affordable and accessible.

- » **Candidate Clinton would take steps to reduce the cost of prescription drugs.** This would help families struggling with out-of-pocket health care costs and people with chronic conditions who face high prescription drug bills.
- » **Candidate Clinton would provide financial assistance to people who pay more than 5% of their income toward insurance premiums, deductibles, and other health care costs.** This would help young adults who have insurance but who are unable to keep up with the costs.
- » **Candidate Clinton would provide additional financial help to make health plans sold in the marketplace more affordable.** This help is essential for the millions of young adults who need marketplace plans because their jobs don't offer insurance, they are self-employed, or they want to start a small business.
- » **Candidate Clinton's plan would provide new resources to community groups to sign up additional people for insurance.** This could help more than 4.5 million uninsured adults under age 35 enroll in health insurance.<sup>10</sup>

For complete endnotes, see our website: [www.familiesusaaction.org](http://www.familiesusaaction.org).

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