

FACT SHEET

Uninsured Young Adults in Kansas

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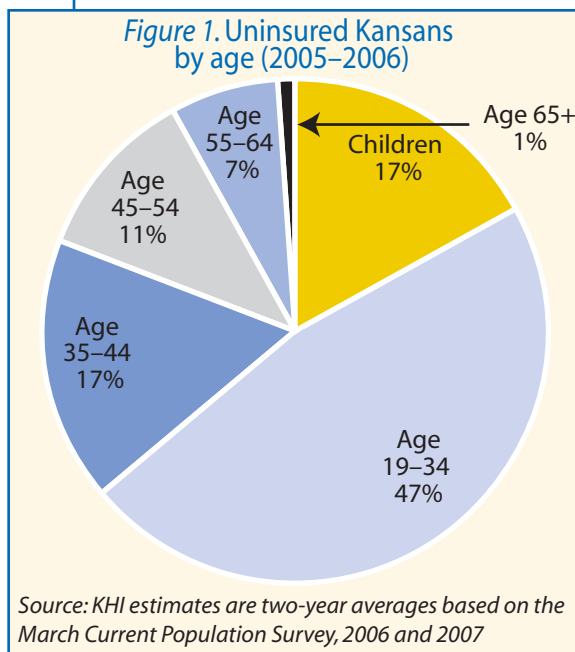
For more information on insurance, please visit www.khi.org to view the full report, "Health Insurance and the Uninsured in Kansas."

The Kansas Health Institute is an independent, nonprofit health policy and research organization based in Topeka, Kansas. Established in 1995 with a multiyear grant from the Kansas Health Foundation, the Kansas Health Institute conducts research and policy analysis on issues that affect the health of Kansans.

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Twenty-three percent of Kansans age 19–34 are uninsured. Young adults are more likely to be uninsured than any other age group. They also comprise almost half (47 percent) of the uninsured (Figure 1).



Uninsured young adults bear the financial risk of their health care costs and are less likely to receive preventive services and acute care. While young adults typically are healthier than older adults, some may have chronic health conditions, such as asthma or diabetes, which require ongoing medical attention. Early adulthood is also a key time for the diagnosis and treatment of certain diseases, making the receipt of preventive services critical. Furthermore, it is important that reproductive health services be available to young adult women. Given that the average age of Kansas mothers giving birth is 26.8, this age group requires access to prenatal care.

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Why are young adults more likely to be uninsured than other age groups?

Young adults are less likely to have access to employer-sponsored insurance than older adults.

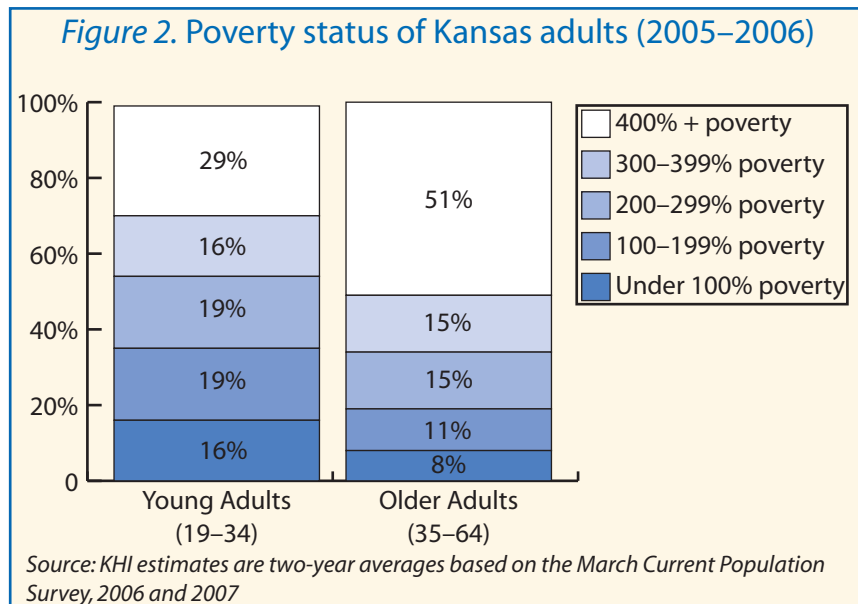
- The vast majority, 86 percent, of Kansans age 19–34 work at least part of the year. However, young adults are less likely to work full-time, year-round than older adults. Fifty-three percent of young adults work full-time, year-round, compared to 64 percent of older adults.
- Younger employees may be more vulnerable to job loss during an economic downturn.
- Nationwide, younger employees are less likely to have access to health insurance through their employers, either because it is not offered or they are not eligible.
- Among the youngest adults age 19–24, most enroll in employer-sponsored health insurance that is available to them, according to nationwide data. However, younger employees are less likely to enroll than older employees.
- Employer-sponsored insurance policies often allow young adults to retain coverage as a dependent while attending college, however, only 32 percent of college-age Kansans (age 19–24) are enrolled in school full-time.

Young adults, like other working-age adults, are less likely to be eligible for publicly-sponsored health insurance.

- Only eight percent of Kansans age 19–34 are enrolled in some form of publicly-sponsored insurance, compared to 27 percent of children under the age of 19.
- Only young adults with limited incomes who are disabled, pregnant, or a parent are eligible for publicly-sponsored insurance in Kansas.
- Pregnant women must have family incomes at or below 150 percent of the Federal Poverty Level (FPL), or \$26,400 for a family of three, to qualify for Kansas Medicaid. This will increase to 200 percent in 2009.
- Parents must have family incomes below approximately 37 percent of FPL, or \$6,500 for a family of three, to qualify.

Young adults have fewer financial resources and may be more likely to forego private health insurance either by choice or by necessity.

- The percentage of Kansans age 19–34 living in poverty, 16 percent, is twice that of older adults age 35–64 (Figure 2). The 2008 poverty line, or 100 percent of FPL, is \$10,400 for a single person and \$17,600 for a family of three.
- A private-sector employee’s average annual share of health insurance premiums for single coverage in 2005 was \$721, representing almost 8 percent of income for an individual living at the poverty line.
- A private-sector employee’s average annual share of health insurance premiums for family coverage in 2005 was \$2,443, or 15 percent of income for a family of three living at the poverty line.



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