

# **Young and Uninsured: A Focus on Young Adults in Southeastern Pennsylvania**



**Presentation for the Annual Meeting of the Pennsylvania Public Health Association  
Pittsburgh, PA  
October 25, 2005**

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# Young and Uninsured: National, State and Local Statistics

Throughout the United States, young adults represent one of the largest segments of the population without health insurance. During the ages of 19 to 29 years, as young adults move from high school to either employment or higher education, they are forced to seek and secure their own form of health insurance. During these transitional stages in their lives, private health insurance is not always available and COBRA may be too expensive. As a result, young adults are especially at risk of health insurance instability and often oscillate between full insurance coverage, partial coverage or no coverage at all and are likely to become disconnected from the healthcare community.

- More than **13 million young adults in the U.S.** did not have health insurance in 2004<sup>1</sup>.
- In Pennsylvania, approximately one-quarter (23.5%) of young adults ages 19 to 29 years of age did not have health insurance coverage in 2004, representing nearly **400,000 young adults in Pennsylvania**<sup>1</sup>.
- In Southeastern Pennsylvania, 17.4% of young adults ages 19 to 29yrs are uninsured, representing approximately **88,180 young adults in the region**<sup>2</sup>.

1. Source: United States Census Bureau, Current Population Survey, Annual Social and Economic Supplement, 2004. [Online tool], accessed October, 2005.

2. Source. Community Health Data Base's 2004 Southeastern Pennsylvania Household Health Survey.



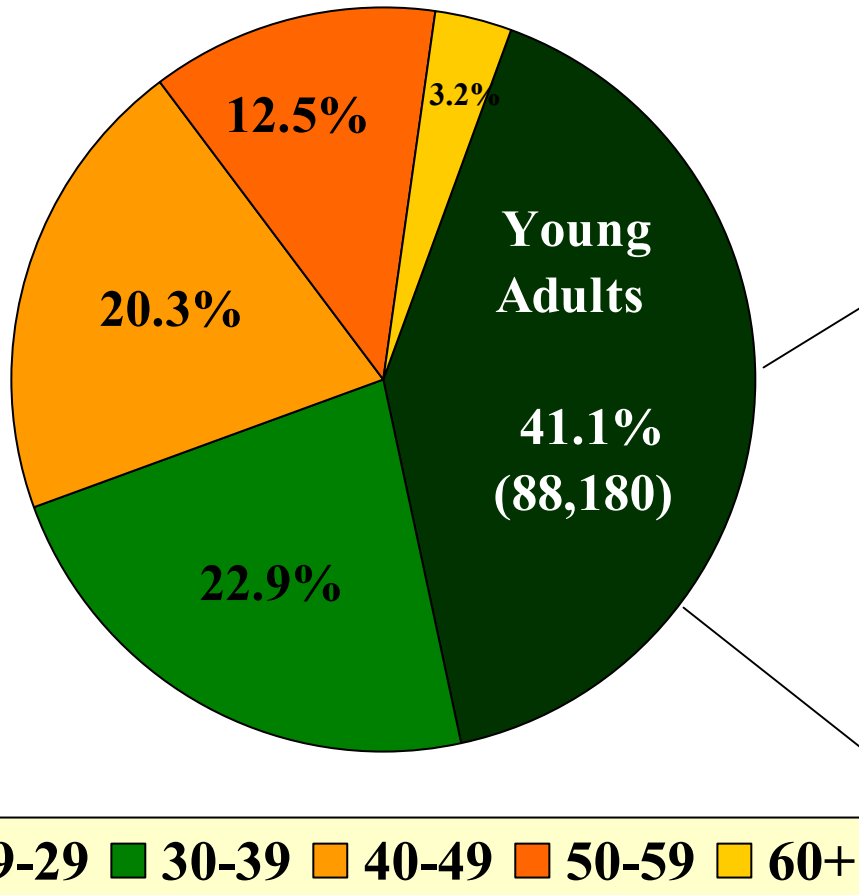
# Methodology

- The following presentation provides an analysis of data from the Community Health Data Base's (CHDB) 2004 Southeastern Pennsylvania Household Health Survey.
- The HHS is administered by telephone using random-digit dial and the last birthday method to select households and respondents, respectively.
- Interviews are conducted throughout the five-county region of Southeastern Pennsylvania (SEPA) in Bucks, Chester, Delaware, Montgomery and Philadelphia Counties.
- Survey questions include health status, chronic conditions, access and barriers to care, preventive health, health behaviors, insurance status, social capital, and demographic and socioeconomic information.
- Over-samples are conducted among special populations: Asians and older adults.
- Interviews are conducted in English and Spanish.
- **N = 10,422 households** in SEPA
- **N = 1,447 interviews with young adults ages 19 to 29** in SEPA.

# Age Distribution of Uninsured Adults

**Figure 1. Age Distribution of Uninsured Adults in SEPA, 2004.**

Young adults between the ages of 19 and 29 comprise the largest segment of the uninsured population (41.1%). The projected number of uninsured adults by age for this population is as follows:



Age	Projected # of uninsured adults
19yrs	5,275
20yrs	3,920
21yrs	6,200
22yrs	10,515
23yrs	10,345
24yrs	10,630
25yrs	11,445
26yrs	7,980
27yrs	7,480
28yrs	8,960
29yrs	5,430
<b>Total</b>	<b>88,180</b>

# Risk Groups Among Young Adults

**Age is a significant risk factor for being uninsured.** Among the young adult population (ages 19 to 29) in SEPA, other significant risk factors include:

**Lack of Full-Time Employment:** In SEPA, one-third of unemployed adults (33.1%) and adults who are employed part-time (32.6%) are without health insurance as compared to 10.9% of adults who are employed full-time.

**Lower Levels of Education:** In SEPA, 36.6% of young adults who have not graduated from high school are uninsured compared to 18.7% of high school graduates and 11.4% of college graduates<sup>1</sup>.

**Racial and Ethnic Minorities:** In SEPA, 27.9% of Latino young adults, 25.9% of Asian young adults, and 21.7% of African American young adults are uninsured compared to 13.0% of White young adults in the region.

**Poverty:** In SEPA, 23.9% of poor young adults are uninsured as compared to 16.0% of non-poor young adults<sup>2</sup>.

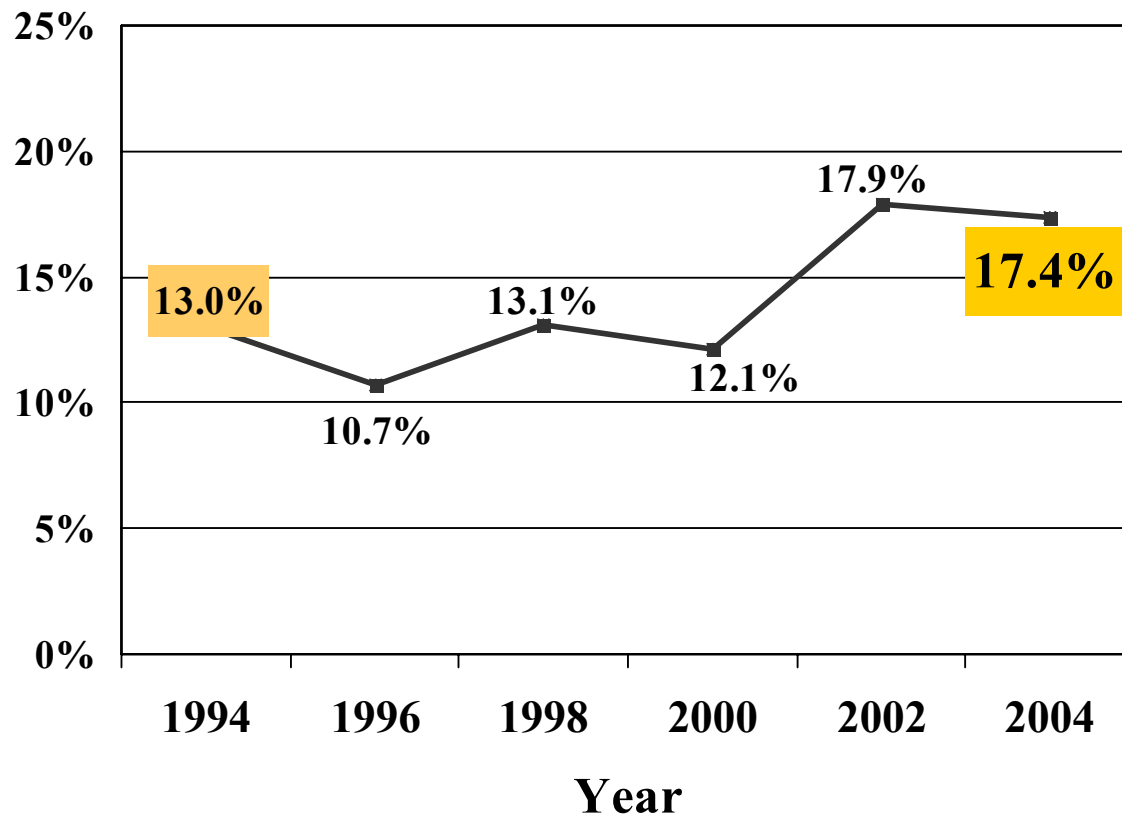
1. For this analysis, adults who are currently in school full-time were not included..

2. Poor is defined as living below 150% of the Federal Poverty Level.

Source. Community Health Data Base's 2004 Southeastern Pennsylvania Household Health Survey.

# Trends in Insurance Status Among Young Adults

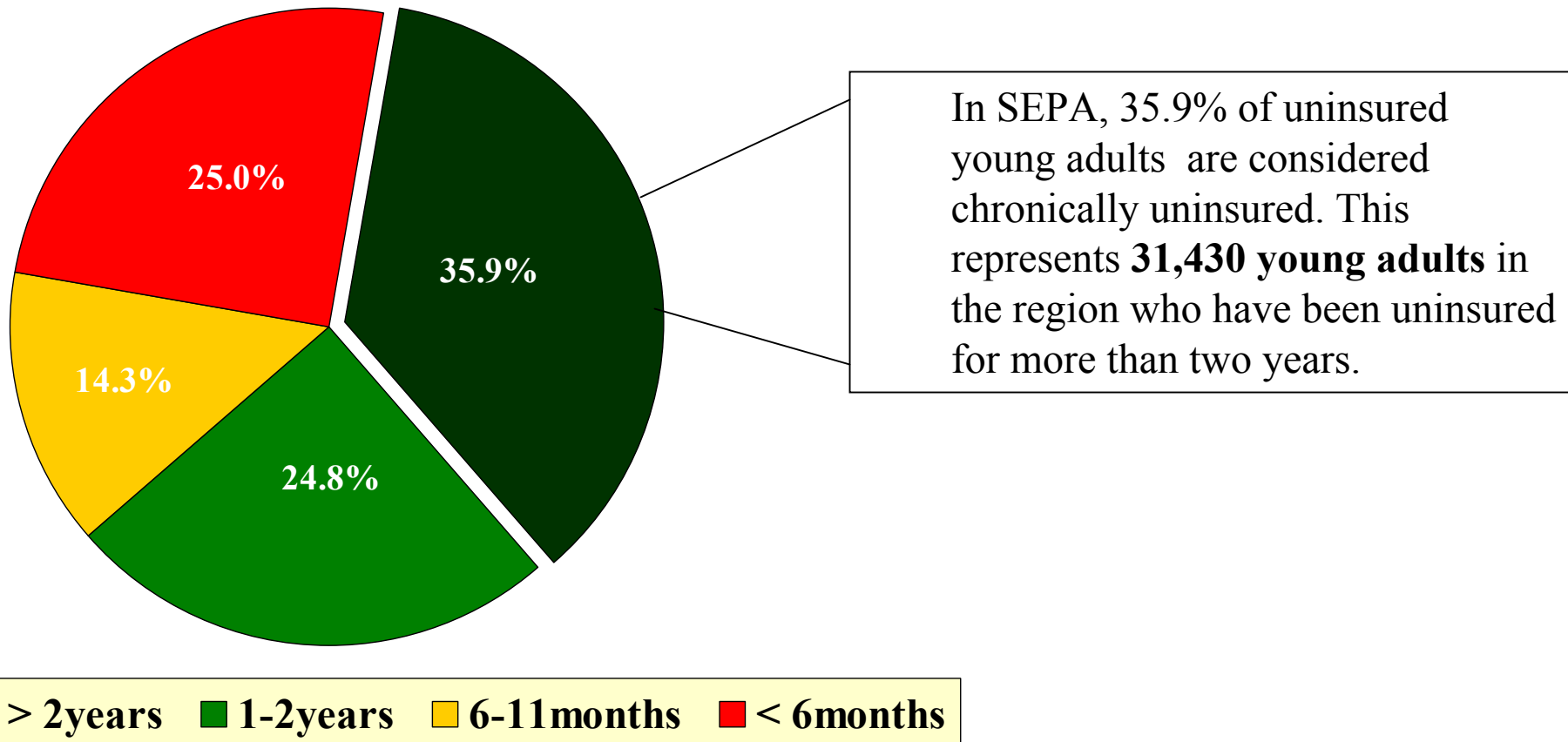
Figure 2. Percentage of Uninsured Young Adults Ages 19 to 29 in SEPA, 1994-2004.



- There are **88,180** uninsured young adults in SEPA, representing **17.4%** of all young adults in the region.
- An **additional 65,700** insured young adults in SEPA were uninsured at some time in 2004.
- The percentage of uninsured young adults in the region has **increased 33.8%** since 1994.

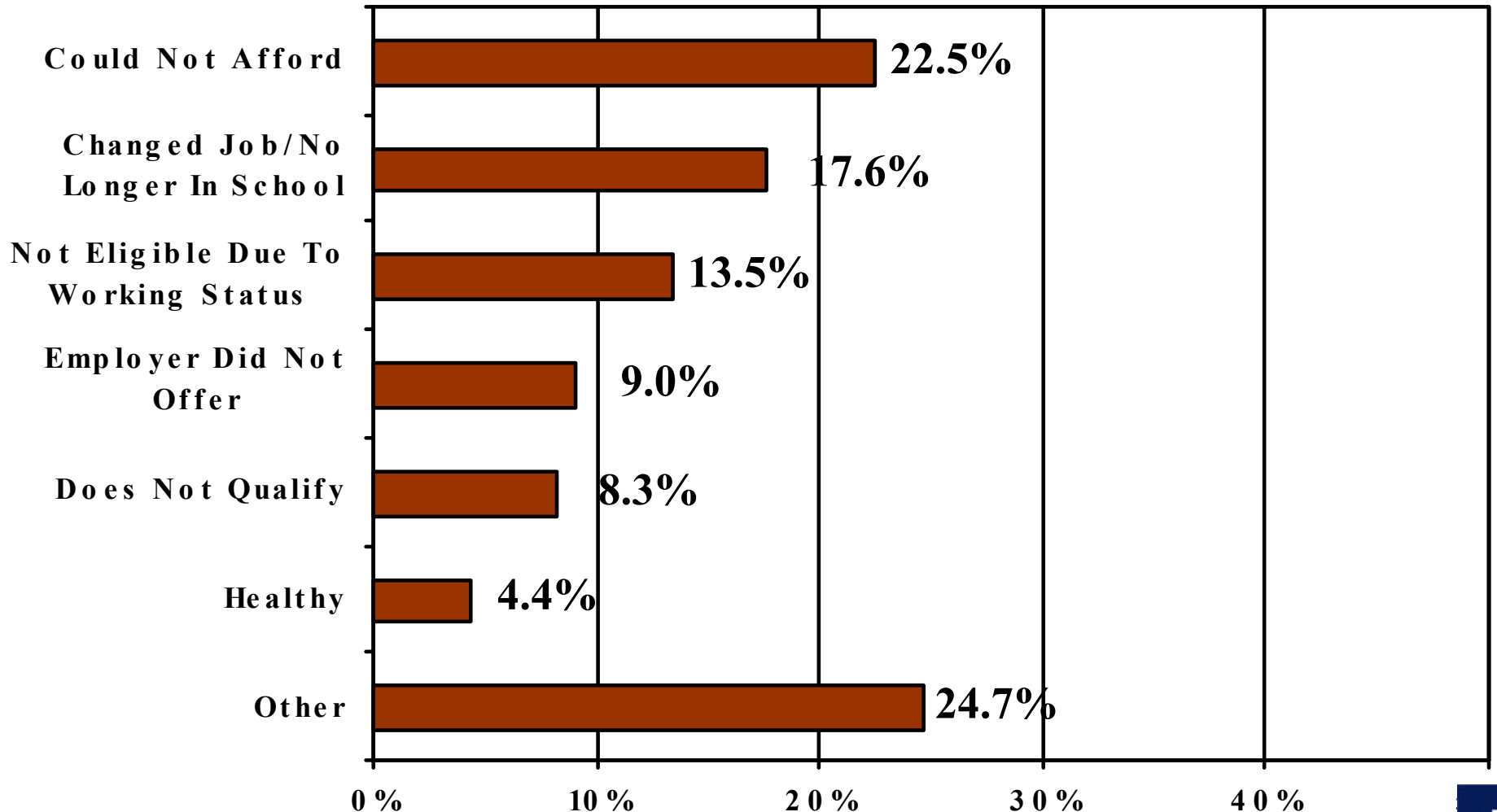
# Length of Time Without Health Insurance Among Uninsured Young Adults

**Figure 3. Length of Time Without Health Insurance Among Uninsured Young Adults  
Ages 19 to 29 in SEPA, 2004.**



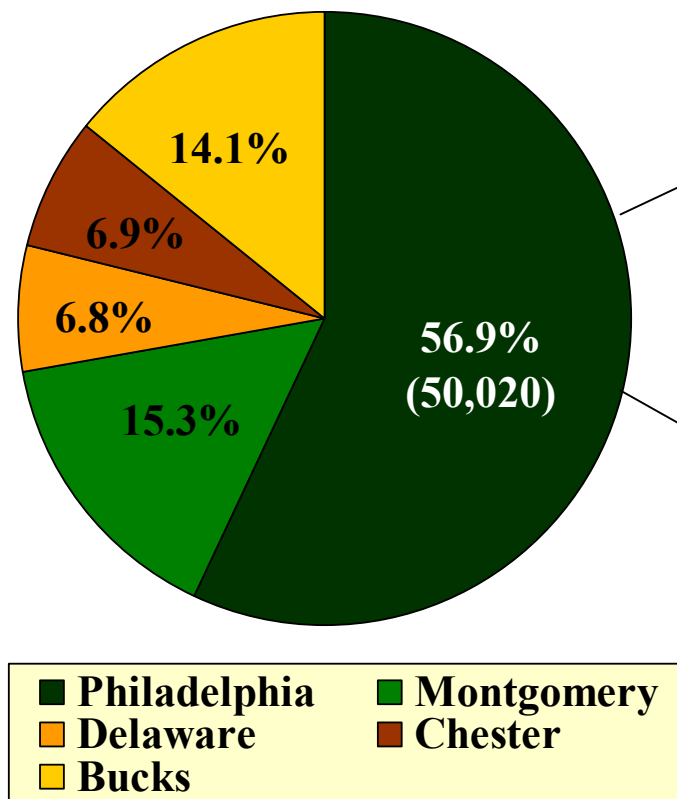
# Reasons For Lack of Health Insurance Among Uninsured Young Adults

Figure 4. Reasons for Lack of Health Insurance Among Uninsured Young Adults in SEPA, 2004.

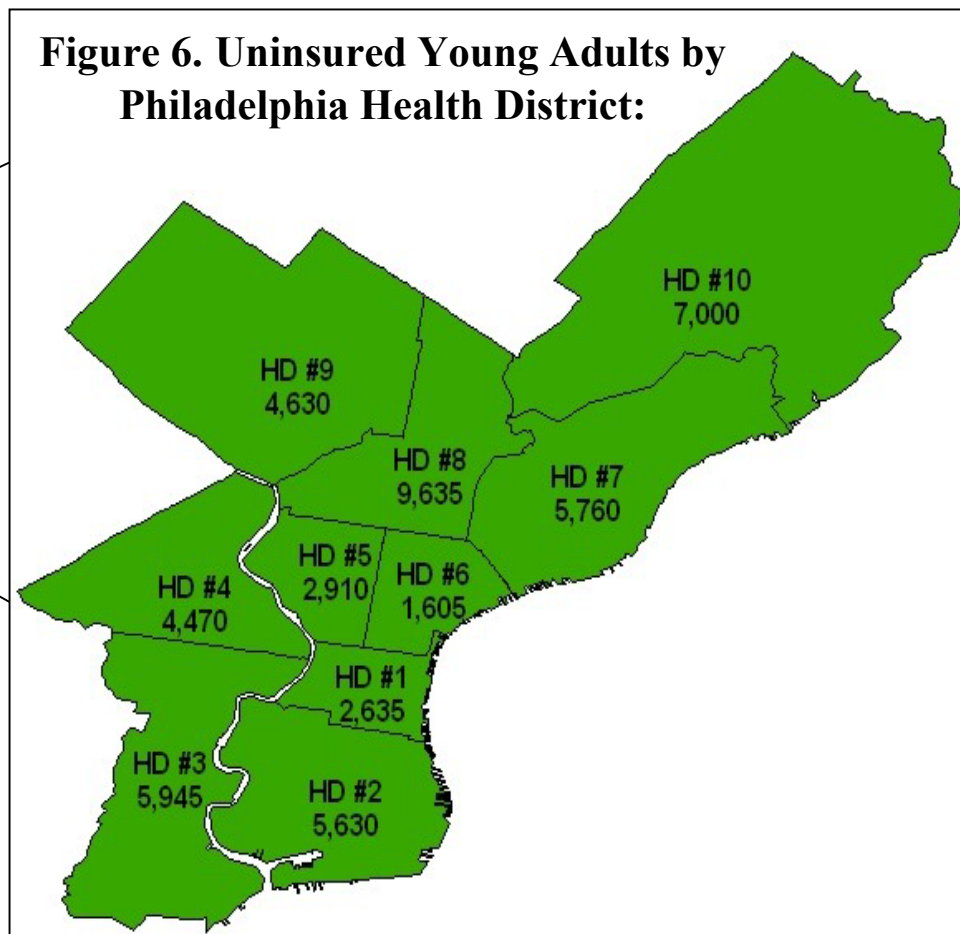


# Geographic Distribution of Uninsured Young Adults

**Figure 5. Geographic Distribution of Uninsured Young Adults in SEPA by County, 2004.**

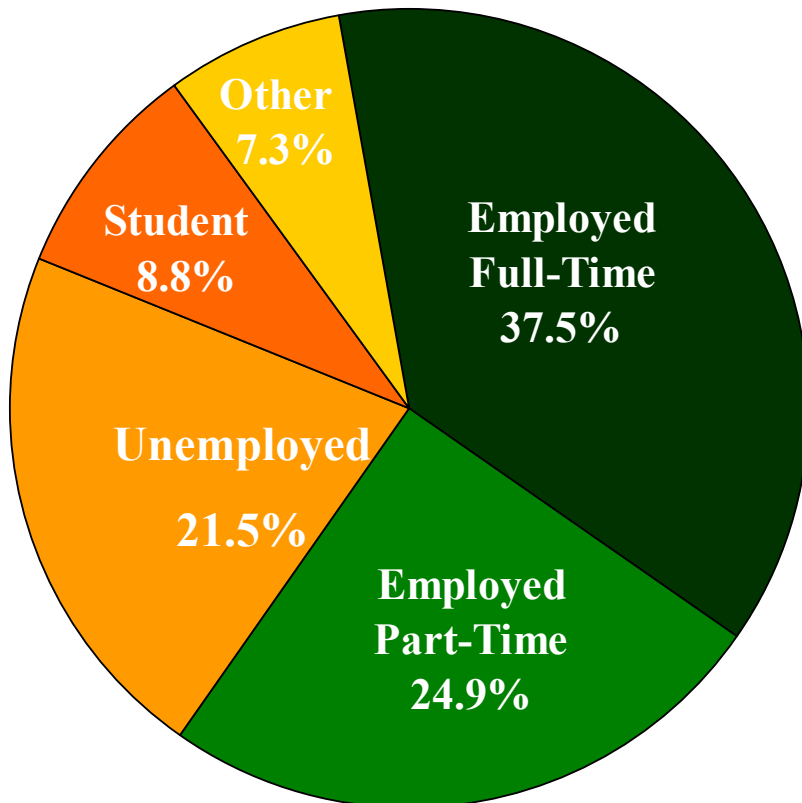


**Figure 6. Uninsured Young Adults by Philadelphia Health District:**



# Employment Status of Uninsured Young Adults

**Figure 7. Employment Status of Uninsured Young Adults Ages 19 to 29 in SEPA, 2004.**



- **The majority of uninsured young adults are employed** either full-time (37.5%) or part-time (24.9%). This represents 54,675 young adults in the region who are currently employed yet lack health insurance coverage.
- Among these, the top three reasons for not having health insurance include:
  1. Could not afford insurance (24.3%)
  2. Employer did not offer / not eligible through work (20.8%)
  3. No longer in school/changed job (14.3%)

# Access and Utilization of Care Among Uninsured Young Adults

## **Access to a Regular Source of Care Among Uninsured Young Adults in SEPA:**

- Uninsured young adults are twice as likely as insured young adults to lack a regular source of care (36.5% vs. 18.3%).

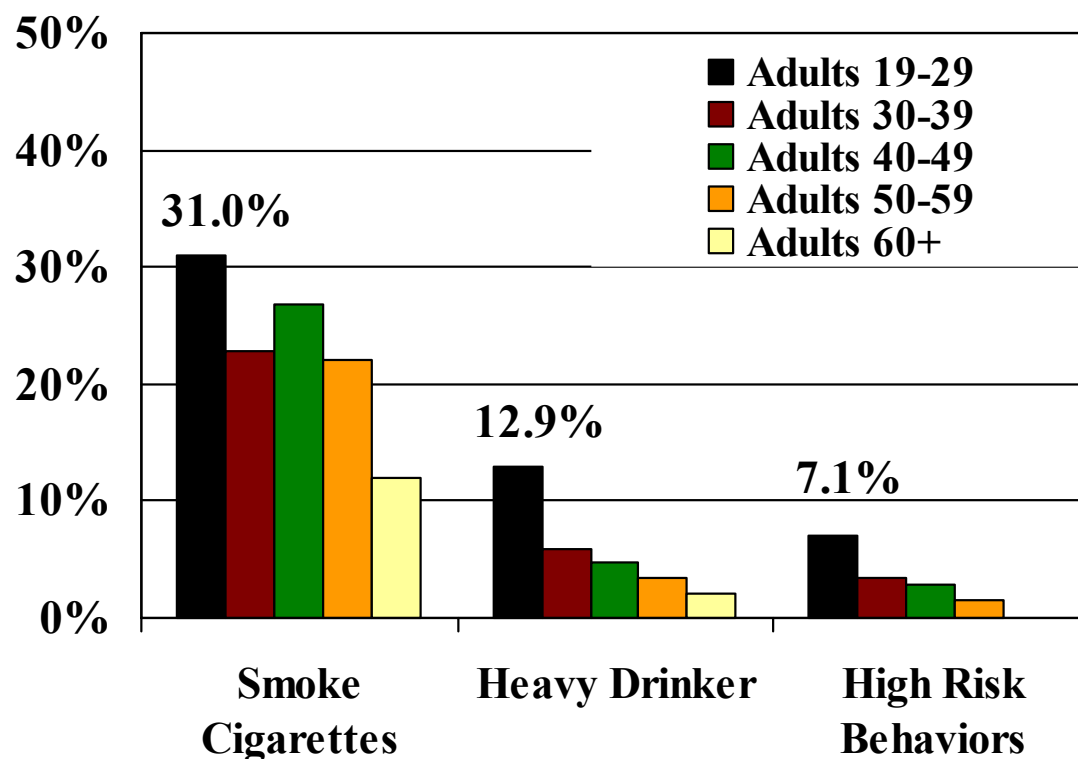
## **Utilization of Care Among Uninsured Young Adults in SEPA:**

- In SEPA, 34.8% of uninsured young adults report that they have not been to the doctor in the past year. Without regular doctor visits, these uninsured young adults may not be receiving necessary screenings and health advice.
- One out of three uninsured young adults report that within the past year they were sick but did not seek care due to cost (32.8%).
- In the past year, 30.4% of uninsured young adults did not fill a prescription due to cost.
- Approximately half of all uninsured young adults report that they did not receive necessary dental care within the past year due to cost (51.5%).
- Nearly half of all uninsured adults report that they visited the ER in the past year rather than a doctor's office due to cost (47.8%).

# Health Risk Behaviors Among Young Adults

While the majority of young adults in the region are in excellent/good health (88.5%), young adults are more likely to practice certain unhealthy health behaviors.

**Figure 8. Health Risk Behaviors Among Adults in SEPA by Age, 2004.**



- Without a regular source of care, young adults who smoke, drink and practice other risk behaviors are missing critical opportunities for cessation messages and assistance.
- In addition to these health risk behaviors, 93.5% of young adults are sexually active. Without a regular source of care, they are less likely to receive tests for STDs, pregnancy and HIV/AIDS.

1. High risk behaviors include: taking street drugs by needle, being treated for an STD, giving or receiving money or drugs in exchange for sex, or having had anal sex without a condom in the past year. Source. Community Health Data Base's 2004 Southeastern Pennsylvania Household Health Survey.

# Conclusions

- As young adults graduate from high school and transition into either higher education or employment, they are faced with the responsibility of seeking and securing their own form of health insurance coverage—often as novices with limited health insurance literacy. As such, many young adults may find themselves uninsured and disconnected from the health care community—creating gaps in health care services.
- Without health insurance and access to a regular source of care, many young adults forego necessary care as well as preventive screenings and exams.
- Aiming to mitigate some of the sources of insurance coverage gaps among this age group, many policy solutions exist:
  - Expanding definition of “dependent,” under private insurance plans, through age 23, regardless of education status
  - Expanding eligibility of Medicaid/CHIP public coverage through age 23
  - Requiring full- and part-time college and university students to obtain or maintain health insurance coverage—or offer coverage to uninsured students