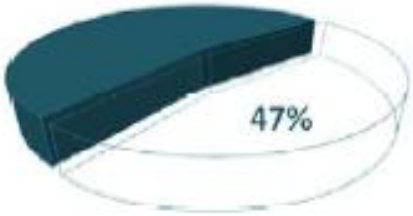
WHAT'S IN IT FOR YOUNG AMERICANS?

Young American adults are among those who most need health insurance reform.



Young people are the most likely to be uninsured, with 47% of those age 19 to 34 having gone without health insurance at some point last year. One in three is uninsured now.

Young people are less likely to be offered coverage through their jobs: 53 percent of those age 19 to 29, compared to 74 percent of those age 30 to 64.

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LOWER COSTS FOR YOUNG ADULTS

- PREVENTIVE CARE FOR BETTER HEALTH
  Offers free preventive care to all people insured under new plans, and inve public health to create a system that prevents illness and disease instead o treating it when it's too late and costs more. Simple prevention can stop a health problem from getting worse.

- INSURANCE INDUSTRY REFORMS THAT SAVE YOU MONEY
  This year, reform eliminates lifetime limits on how much insurance compar if you get sick, and tightly restricts yearly limits. Starting in 2014, reform pu on what insurance companies can force you to pay in co-pays and deductib 2014, reform bans "gender rating" that allows women to be charged more same coverage, and bans new group plans from establishing eligibility requ

SECURITY AND STABILITY FOR YOUNG ADULTS

- EXTENDED HEALTH COVERAGE THROUGH PARENTS
  Allows you to stay on your parents' health care plans until your 26th birthd
  (Between now and 2014, this provision applies to a young person only if th
  employer doesn't offer them coverage. Beginning in 2014, the provision a
  all young people, even if their employer offers them coverage.) This will he
  cover the one in three young adults who are uninsured.

- HEALTH CARE NOT TIED TO A JOB
  Offers affordable health insurance to those without job-based coverage, st
  2014, and provides substantial premium assistance to those who still can't
  Young adults are just starting jobs and careers, and often don't have acces
  based coverage. Even when they do, they often don't have the money to s
  health insurance—or must endure a waiting period as a new employee.

- HEALTH CARE WHEN YOU NEED IT MOST
  If you become sick, you can no longer be dropped from your plan (starting
  If you have a "pre-existing condition," beginning in 2014, you can no longe
  denied coverage or charged higher rates—and between now and 2014, yo
  enter an interim high-risk pool to get insurance.

GREATER CHOICES TO MEET THE NEEDS OF YOUNG ADULTS

- ONE-STOP SHOPPING AND COMPETITION
  Creates Health Insurance Exchanges for those who don't get insurance thr
  employer, so you can gain the benefits of group purchasing power like big
  businesses have for more affordable plans with better benefits. These Exc
  allow you to simply and easily compare prices and health plans and decide
  option is right for you. It's your choice.

- INSURANCE SECURITY AS YOU BEGIN YOUR CAREER
  Guarantees choices of quality, affordable health insurance. The typical yo
  frequently changes jobs, moves, or holds part-time or temporary jobs. Un
  reform, it doesn't matter.