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A diverse group of young adults, including men and women of various ethnicities, are smiling and posing for a selfie outdoors. The group is diverse in age and ethnicity, with some individuals wearing sunglasses and colorful clothing. The background is a bright, sunny outdoor setting with a clear blue sky and some greenery in the distance.

**The Affordable Care Act is Increasingly
Helping Young Americans Access
Quality, Affordable Health Care**

PROTECT
OUR CARE

YOUNG 
INVINCIBLES

Introduction

The Affordable Care Act (ACA) has been a game changer for the health of young adults in the United States. Young people are consistently among the most likely to be uninsured due to lack of access to employer-based health insurance, but Medicaid expansion, the ACA Marketplaces, and the requirement that people up to age 26 can stay on their parent's health plan has helped young people gain health coverage, has lowered their costs, and has given them better access to health care.

Fast Facts: For Young Adults, The ACA Has Increased Insurance Coverage And Use Of Contraception and Mental Health Services

More young adults than ever have health insurance thanks to the ACA. Prior to the ACA becoming law in 2010, one in three adults aged 19 to 25 were uninsured, and there were significant racial and ethnic disparities among uninsured young adults. Starting in 2011, the ACA required insurers to allow parents to keep their dependent children on their plan until age 26, and in 2014, subsidized Marketplace health plans became available. Over the past decade, more and more states have opted to expand their Medicaid programs to cover low-income adults. An estimated 3 million young adults had coverage between 2010 and 2016 because of the dependent coverage requirement. Together, these coverage policies were responsible for a rapid 14 percent reduction in the number of uninsured young adults immediately after the passage of the ACA. Uninsurance rates for young adults continued to decrease, by 8.7 percent, in the following years except during the Trump administration. Fortunately, after Joe Biden was elected, the uninsured rate returned to its downward trajectory. This increase in insurance coverage also reduced gaps in racial and ethnic disparities in insurance status: the uninsured rate among nonelderly Black and Hispanic/Latino young adults between 2010 and 2022 was cut in half from 19.9 percent to 10 percent and 32.6 percent to 18 percent respectively.

Administration in Office	Open Enrollment Year	Young Adults (18-34) Enrolled on the ACA Marketplace
Obama/Biden	2017	3,309,536
Trump/Pence	2018	3,073,716
Trump/Pence	2019	2,976,984
Trump/Pence	2020	2,928,094
Trump/Pence	2021	3,058,497
Biden/Harris	2022	3,699,262
Biden/Harris	2023	4,115,711

Contraception use covered under the ACA has led to a sharp decrease in unintended pregnancies. Among young adults, the [contraception mandate](#) under the ACA has led to [increased](#) use of contraception, [increased](#) use of more effective contraceptives, and [decreased](#) risk of unintended pregnancy. The racial disparity between Black and white women using contraceptives has also reduced by an incredible [70.5 percent](#) when analyzing contraceptive use pre- and post-passage of the ACA.

Mental health and substance abuse treatment has reached Americans who otherwise would not have access to it. Over [62 million](#) Americans gained expanded benefits for mental health and substance use disorder because of the ACA. With over [one-third](#) of young Americans aged 18-25 living with mental illness, this coverage has been life-changing for many. Additionally, the ACA provided increased access to services for the [5.1 million](#) young adults living with substance use disorder. Particularly, the ACA's Medicaid expansion has played a direct role in reducing opioid-related mortality by [3.6 percent](#) by expanding access to services for rural Americans, racial and ethnic minorities, and impoverished communities most affected by the opioid epidemic.

Young Adults Enjoy Lower Health Care Premiums Thanks To President Biden

Since President Biden took office, young adults have experienced the highest-ever rates of health coverage. The American Rescue Plan, passed by Democrats in Congress and signed into law by President Biden, lowered out-of-pocket insurance premiums on a temporary basis, which made coverage more affordable for millions of Americans. Thanks to this change that made advanced premium tax credits more generous and available to more people, [80 percent of Marketplace](#) customers are able to find a health plan for \$10 or less a month. The Inflation Reduction Act extended these lower premiums through 2025.

Youth Enrollment Has Increased 35% Since Biden Took Office; Young Adults Report Improved Health

In 2023, enrollment in the ACA Marketplaces reached an all-time high, with [15.7 million](#) Americans receiving coverage. More than one in four, or [4.1 million](#) of those enrolled in Marketplace coverage, were between the ages of 18 and 34, marking a 35 percent increase in enrollment among young adults since President Biden took office.¹

¹ In 2020, the last year the Trump administration was responsible for Open Enrollment, 2,928,094 adults ages 18-34 [enrolled](#) in Marketplace coverage.



Research has [overwhelmingly shown](#) that young adults have had dramatically improved self-reported physical and mental health, increased early-stage cancer diagnosis, reduced poor birth outcomes, and are less likely to die of opioid overdose following the passage and expansions of the ACA. A study from the American Journal of Public Health found that “reproductive-aged and pregnant women” saw a [7.4 percent](#) decrease in their probability of uninsurance as a direct result of the ACA and a [1.5 percent](#) decline in cost-related barriers to health care access. The ACA has also broken down systemic barriers in regard to sexism, [prohibiting insurance plans](#) from charging women higher premiums or disqualifying them for coverage based on their gender identity, a [common practice](#) before the ACA’s implementation.

Young People Now Have Better Benefits And More Protections

In addition to making health coverage more affordable and helping millions more young people get covered, the ACA has successfully expanded and provided protections for the type of care and services that must be covered by health plans. Known as [Essential Health Benefits](#), the ACA requires insurers to cover services in ten categories: ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services, including behavioral health treatment, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventive and wellness services and chronic disease management, and pediatric services including oral and vision care. Prior to the ACA, there was [no national standard](#) for what insurance had to cover; and millions of Americans had health [inadequate plans](#) that [didn’t cover](#) services like prescription drugs or hospital care.

- **Pre-Existing Conditions.** More than [50 percent](#) of young adults live with at least one chronic condition. Because of the protections in the ACA, young Americans are protected from being denied health coverage or charged higher premiums simply because they had a health problem prior to starting a new health plan. In 2018, over [54 million](#) nonelderly Americans had a pre-existing

condition that would make them “uninsurable” prior to the ACA. This number has likely only [risen](#) since the outbreak of the COVID-19 pandemic, making the ACA the primary protection for tens of millions of young Americans from being discriminated against when seeking coverage.

- **Prenatal Care.** In addition to expanding Medicaid coverage to young adults with low incomes, ACA’s dependent coverage provision has led to a nearly [5 percent](#) decrease in the likelihood of being uninsured for young adults in the months before delivering a child. This has led to more young adults obtaining timely prenatal care. Since the passage of the ACA, especially vulnerable women who have experienced preterm births have relied on Medicaid and Medicaid expansion programs to cover the relatively high costs. The ACA has seen an [8 percent](#) reduction in uninsurance rates for people experiencing preterm births, meaning more young women are able to have safe and effective prenatal and postpartum care. In 2021, through the Biden administration’s American Rescue Plan, states were given the option to [expand postpartum coverage](#) under Medicaid from 60 days to 12 months. Since then, [45 states](#) and the District of Columbia have expanded or plan to implement this expansion, which has been shown to [reduce emergency hospitalizations](#) after birth and increase maternal survival rates.
- **Cancer Treatment.** In April of 2023, the Journal of Clinical Oncology found that young adults have experienced a [notable increase](#) in cancer survival rates in states that have adopted Medicaid expansion since 2014. Even though all demographic groups in expansion states saw better survival rates, the most outsized increases in survival was concentrated in patients of color with breast cancer. Additionally, [studies](#) have shown that the dependent coverage requirement has led to a marked decrease in colorectal cancer mortality in young adults thanks to the covered screenings.
- **Emergency Services.** Part of patient protections in the Affordable Care Act [restricts](#) insurance plans from imposing cost sharing when emergency services are out-of-network that insurance plans and requires that insurance covers emergency services. Due to other aspects of the ACA, young adults are [consistently](#) having to use emergency services less often and are also having up to [30 percent](#) lower out-of-pocket costs for emergency services than before the ACA took effect. The increased coverage of Americans thanks to the ACA has also [cut in half](#) the amount of emergency department usage by uninsured adults.

Young Adults Now Benefit From Free Preventive Services

As of 2020, the Department of Health and Human Services estimates that around [151.6 million](#) people are currently enrolled in plans that cover preventive services with no cost-sharing. These preventive services have saved millions of lives and are increasingly benefiting young adults who take advantage

of the programs. Studies have [consistently found](#) that covered preventive services have increased utilization and decreased out-of-pocket costs for young adults.

- **Screenings For STIs, Cancer, And Chronic Conditions.** Lifesaving [screenings](#) for everything from HIV to cancer are covered under ACA plans with no cost-sharing. Evidence has shown that putting the barrier of cost-sharing in front of screenings leads to less utilization and higher mortality rates, so this broad sweeping program has wide reaching benefits. Thanks in part to the free STI screenings, Black men and women, Hispanic men, and individuals with public insurance are [more likely](#) than ever before to test for STIs. With [86 percent](#) of health costs relating to the treatment of chronic diseases, the screenings for certain chronic conditions have been instrumental in [lowering the mortality rate](#) of high-risk patients. Cancer is the [leading cause](#) of disease-related death in young adults in the United States and young people are [increasingly vulnerable](#) to delays in access to cancer care. As a direct result of the ACA's screening provisions: general cancer diagnoses in stage 1 have increased by [2.7 percent](#), certain cervical cancer diagnoses in stage 1 have increased by 21.2 percent, and rare bone- and cartilage-forming tumors diagnoses have increased by 14.4 percent.
- **Vaccinations.** All of the ACA's policies intersect with one another, with a primary example being that the increased use of preventive services and screenings has been shown to be linked to an [increase](#) in vaccinations among non-elderly adults. In just HPV vaccine intake, lesbian and bisexual women saw an increase of [19.1 percent](#) and [15.7 percent](#) respectively after the passage of the ACA. Flu vaccine intake among young adults has also continued to [increase](#) year after year. expansion programs to cover the relatively high costs. The ACA has seen an [8 percent](#) reduction in uninsurance rates for people experiencing preterm births, meaning more young women are able to have safe and effective prenatal and postpartum care. In 2021, through the Biden administration's American Rescue Plan, states were given the option to [expand postpartum coverage](#) under Medicaid from 60 days to 12 months. Since then, [45 states](#) and the District of Columbia have expanded or plan to implement this expansion, which has been shown to [reduce emergency hospitalizations](#) after birth and increase maternal survival rates.



AGE 18-25 ENROLLMENT BY STATE

State	2017	2018	2019	2020	2021	2022	2023
Alabama	21,135	19,499	18,539	17,107	17,782	23,237	26,417
Alaska	1,401	1,269	1,222	1,117	1,122	1,458	1,861
Arizona	16,646	13,706	13,066	11,557	11,637	16,282	19,180
Arkansas	6,100	5,717	5,697	5,595	5,271	7,632	8,705
California	161,438	152,852	147,918	138,869	146,549	144,752	145,856
Colorado	12,500	11,238	12,295	*	12,355	14,432	13,982
Connecticut	10,943	10,622	9,919	9,410	8,645	9,143	8,725
Delaware	2,114	1,883	1,708	1,699	1,779	2,330	2625
District of Columbia	1,303	1,120	997	675	700	662	659
Florida	216,627	203,883	210,985	226,603	249,992	303,531	348,865
Georgia	61,893	57,750	54,588	55,466	61,206	83,185	98,194
Hawaii	1,389	1,300	1,362	1,250	1,301	1,059	912
Idaho	11,444	*	10,624	*	6,042	7,224	7,051
Illinois	32,923	29,325	26,220	23,401	21,737	24,190	25,389
Indiana	14,418	13,250	11,139	10,317	9,562	11,888	13,970
Iowa	4,081	3,761	3,389	3,991	4,122	5,225	5,661
Kansas	10,554	9,979	8,770	8,221	8,583	10,016	11,208
Kentucky	6,224	6,495	6,091	5,725	5,410	5,142	4,086
Louisiana	13,841	8,788	7,079	6,079	5,821	6,635	7,895
Maine	5,954	5,423	4,813	3,945	3,534	3,903	3,788
Maryland	16,205	14,583	16,129	14,800	13,772	14,029	13,677
Massachusetts	26,131	26,859	31,418	32,811	27,896	23,175	17,822
Michigan	27,561	24,069	22,141	19,432	18,463	22,322	25,482
Minnesota	7,852	8,485	8,114	7,514	7,667	7,289	7151
Mississippi	11,412	10,495	11,247	12,744	*	17,965	19,301
Missouri	26,397	24,959	21,674	18,885	19,741	23,110	21,298
Montana	4,232	3,556	3,139	2,908	2,956	3,585	3,944
Nebraska	8,691	9,041	8,978	9,229	8,443	9,335	8,617
Nevada	7,554	7,388	6,578	*	5,698	8,082	6,835
New Hampshire	4,304	3,911	3,493	3,119	3,430	3,681	3,496

State	2017	2018	2019	2020	2021	2022	2023
New Jersey	28,246	24,943	22,586	21,267	23,392	28,379	29,349
New Mexico	3,789	3,296	2,978	2,716	2,574	3,196	*
New York	19,181	20,339	22,139	*	*	14,018	13,556
North Carolina	58,160	53,743	51,145	49,778	52,432	66,180	72,127
North Dakota	1,872	1,744	1,698	1,574	1,697	2,437	2,860
Ohio	18,404	16,958	14,542	13,536	13,810	17,897	20,313
Oklahoma	15,879	14,853	16,089	16,877	18,258	18,278	18,820
Oregon	11,557	11,447	10,378	9,947	9,000	9,610	7,864
Pennsylvania	35,430	31,058	28,511	24,212	24,153	24,805	24,419
Rhode Island	2,833	3,181	3,406	3,311	2,498	2,553	2,015
South Carolina	24,154	21,766	21,378	19,795	21,120	27,745	34,029
South Dakota	2,983	2,904	2,696	2,602	2,732	3,469	4,158
Tennessee	21,809	20,557	20,105	17,143	16,888	22,250	26,353
Texas	153,506	135,992	128,613	130,319	154,421	215,269	262,729
Utah	23,887	23,525	23,551	22,986	23,602	30,889	36,884
Vermont	2,731	2,568	2,255	2,277	1,815	1,652	1,603
Virginia	46,423	43,369	32,793	24,222	22,769	26,790	29,858
Washington	18,565	19,387	17,162	16,269	17,162	19,387	18,565
West Virginia	2,141	1,614	1,240	999	965	1,378	1,696
Wisconsin	21,073	18,379	15,700	13,254	12,832	14,195	12,445
Wyoming	2,212	2,123	2,103	2,080	2,247	3,014	3,309