

*CHAS Issue Brief*  
**2011 DATA SERIES**  
**NO. 6**

# Young Invincibles? Why Young Adults Have Colorado's Highest Uninsured Rate

*Prepared for The Colorado Trust by the Colorado Health Institute*

Young adults have the highest uninsured rate among any age group, both in Colorado and nationally. Being uninsured has important consequences for young adults' physical, mental and financial health. But the widespread perception that these young adults are refusing to buy health insurance just because they feel invulnerable – the origin of the “young invincible” description – does not begin to tell the story.

The 2011 Colorado Health Access Survey (CHAS) provides detailed information about the health insurance status of Colorado's young adults. It also provides insights about why they are uninsured, and the impact that being uninsured has on their ability to access care. In addition, the 2011 CHAS can be compared with the 2008-2009 Colorado Household Survey (COHS) to understand how uninsurance rates among this population have changed in Colorado.

**NOTE: Unless otherwise stated, young adults are defined in this issue brief as those ages 19 to 29.**

## **WHAT IS A YOUNG INVINCIBLE?**

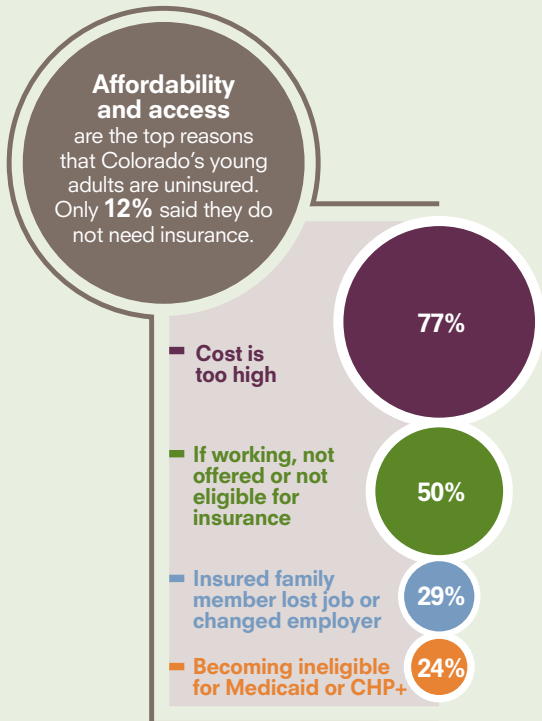
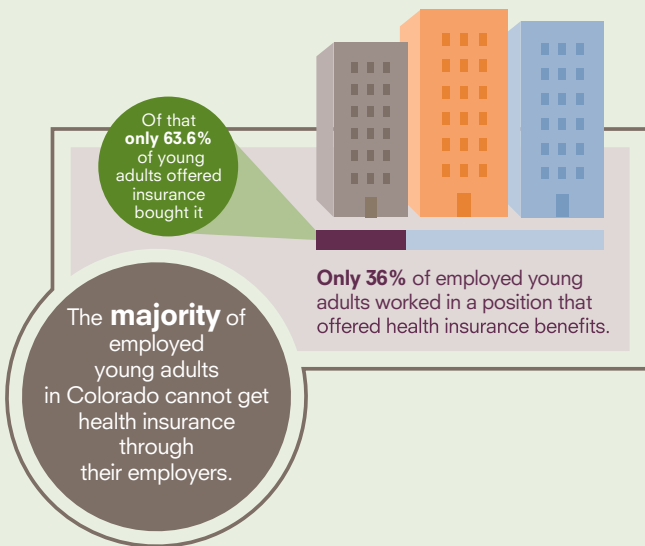
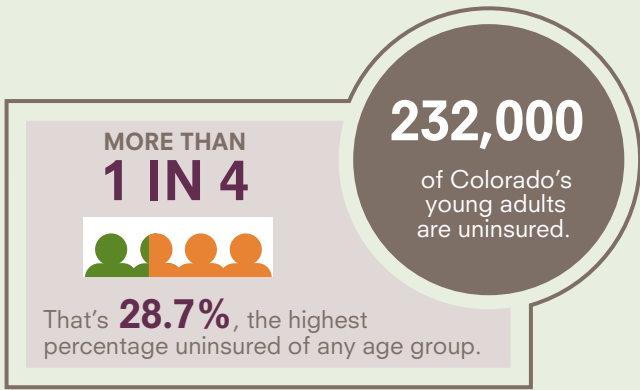
The name Young Invincible comes from a term used in the insurance industry. It describes young adults who choose to go without health insurance because of their perceived invincibility – that is, they don't feel that they need it. This may be because they are healthy, feel invulnerable and don't anticipate needing health care, or that they're more willing than older adults to take the risk of not having coverage. Alternatively, they may feel that the high cost of purchasing insurance isn't worth the benefit.

## *About the Survey*

*The Colorado Health Access Survey (CHAS) is an extensive survey of health care coverage, access and utilization in Colorado. It is a follow-up to the 2008-2009 Colorado Household Survey (COHS) and is administered every other year via a random-sample telephone survey of more than 10,000 households across the state. The CHAS provides detailed information that is representative of the five million-plus Coloradans.*

*A program of The Colorado Trust, the CHAS provides information to help policymakers, as well as health care, business and community leaders, more fully understand health care challenges and advance shared solutions to improve health coverage and care for Coloradans.*

*The Colorado Health Institute (CHI) managed the data collection and analysis of the survey.*



## Key Findings

- More than one in four (28.7 percent) or 232,000 of Colorado's 808,000 young adults are uninsured. This is the highest rate of uninsurance among any age group.
- This marks a statistically significant increase from 2008-2009, when about 156,000 young adults (21.8 percent) were uninsured.
- There are wide disparities across different communities in Colorado, with nearly half of young Hispanic adults being uninsured, compared to approximately one-quarter of young white adults.
- About 26 percent of urban young adults lack health coverage, compared to 43 percent of rural young adults, a statistically significant difference.
- Only 12 percent of uninsured young adults reported not needing health insurance as a reason for being uninsured. Uninsured young adults are no more likely than uninsured older adults to report not needing health insurance or not knowing how to get it, again indicating that the concept of "young invincibles" may be a misnomer.
- The three reasons mentioned most often by young adults for lacking insurance were high cost, a lack of access to their own or a family member's employer-sponsored insurance and becoming ineligible for Medicaid or Child Health Plan Plus (CHP+) insurance.
- Young adults are even more likely than older adults to report foregoing care due to cost. Nearly one-quarter of all young adults reported that they did not see a doctor in the past year due to cost. By comparison, 17 percent of adults ages 30-64 reported the same, a significant difference. Almost one-third of young adults reported not seeing a dentist, and 21 percent reported not seeing a specialist.
- The weak employment environment has had important implications for the number of Coloradans without health insurance. Just over one-third (36 percent) of young adults worked in a position where their employer offered them health insurance benefits, down from 47 percent in 2008-2009.

**NOTE: Unless otherwise noted, the data and analysis presented in all tables and graphs in this brief come from the 2011 Colorado Health Access Survey and/or the 2008-2009 Colorado Household Survey.**

## Introduction

What comes to mind when you hear the term “young invincible”? A healthy twenty-something who can’t imagine getting sick and decides to risk going without health insurance? A recent college graduate struggling to land a job that offers full benefits? Or, a young adult who understands the value of health insurance, but can’t afford it on a part-time salary?

The answer is “All of the above.” Each of these factors contributes to the high uninsured rate for this age group, both in Colorado and across the nation.<sup>1</sup> While individuals ages 19 to 29 make up 16 percent of Colorado’s population, they comprise 28 percent of Colorado’s uninsured, according to the 2011 Colorado Health Access Survey (CHAS). This represents an uninsured rate of 29 percent, compared to 28 percent nationally.<sup>2</sup>

But the widespread perception that these young adults are refusing to buy health insurance just because they feel invulnerable does not stand up to scrutiny, according to the CHAS. This perceived “invincibility,” the CHAS reveals, is not the most important reason why so many young adults in Colorado lack coverage. It isn’t even that they don’t know how to purchase coverage, or that they don’t think it’s important. The most significant barrier to coverage for young adults in Colorado is cost. Many say they simply can’t afford it and others say they aren’t willing to pay for it.

Another major barrier is a lack of access to subsidized employer-sponsored insurance. Because most Coloradans receive coverage through their employer, the weak employment environment meant that fewer Coloradans had access to subsidized employer-sponsored coverage. In 2011, 288,000 young adults (36 percent) had access to insurance through their employer, down significantly from 334,000 (47 percent) in 2008-09. Particularly for young adults, high unemployment and lower incomes make it even more difficult to afford coverage.<sup>3</sup>

Being uninsured has important consequences for young adults’ physical, mental and financial health. Compared to all other adults, uninsured young adults are more likely to report not seeing a doctor, seeing a specialist or filling a prescription due to cost, the CHAS shows. National research suggests that when they do seek care, those uninsured young adults who lack the financial protection of an insurance card may accumulate a large amount of medical debt early in life.<sup>4</sup>

Beginning in 2014, young adults in Colorado – like most Americans – will face a choice: purchase coverage or pay a tax penalty. For many young adults, the tax penalty will be less expensive than the full or subsidized cost of coverage. Findings from the CHAS provide clues to help answer this question and many others about young adults and health insurance.

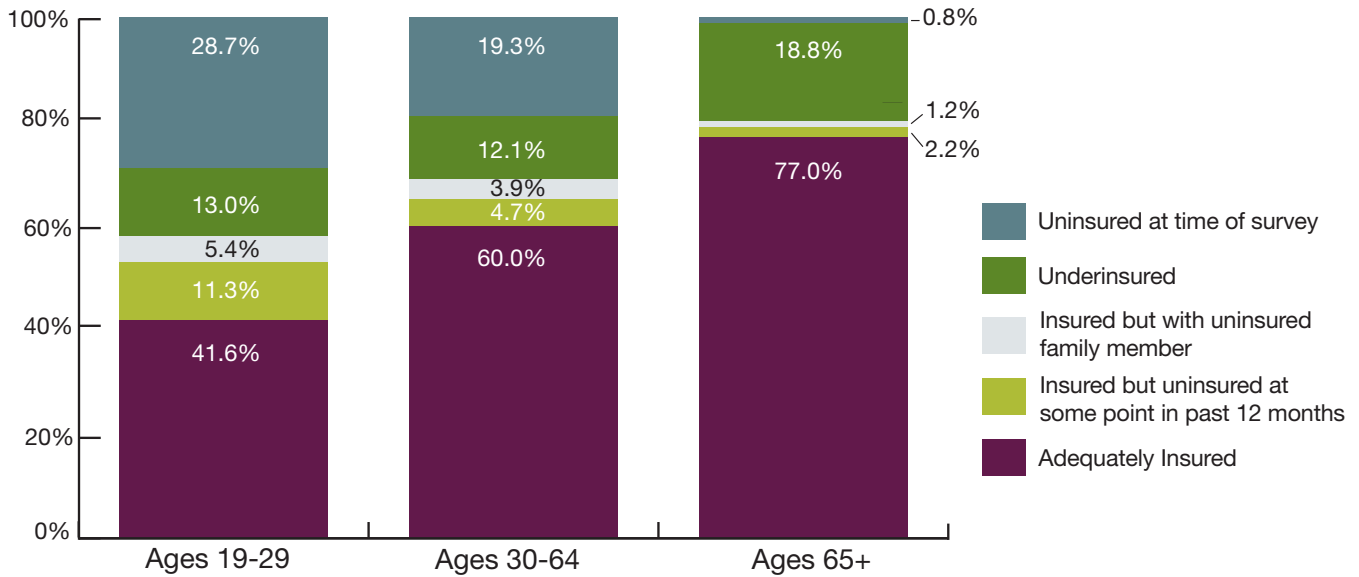
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# Who is Uninsured Among Colorado's Young Adults

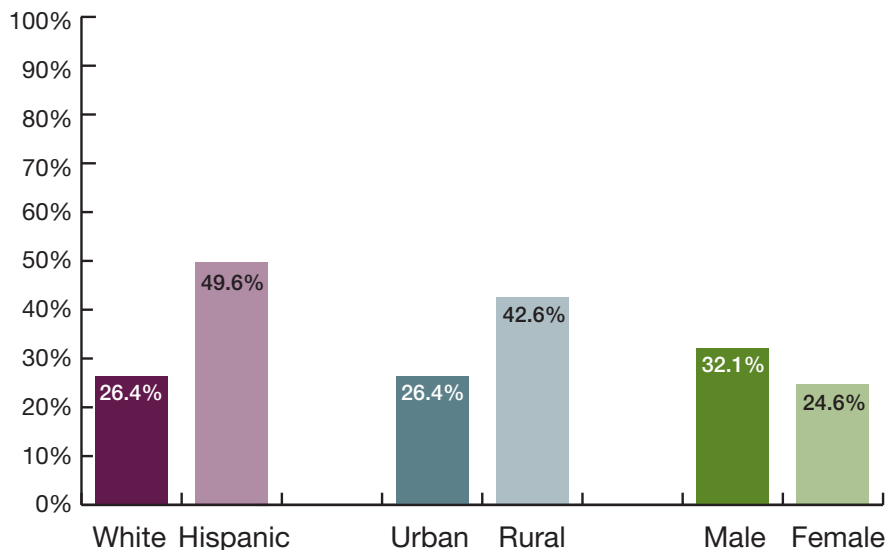
Of the 808,166 young adults in Colorado, 232,065 (28.7 percent) are uninsured. Four in 10 young adults (41.6 percent) are adequately insured, compared with 60 percent of adults ages 30 to 64 and 77 percent of adults ages 65 and over (see Graph 1).

**Graph 1. Coloradans by Age and Adequacy of Health Insurance Coverage, Colorado, 2011**



These figures mask wide disparities across different communities in Colorado. For example, nearly half of young Hispanic adults are uninsured, while approximately one-quarter of young white adults lack coverage (see Graph 2). This represents a statistically significant difference. Due to sample size limitations, data are not available for non-Hispanic Blacks. On the national level, Blacks and Hispanics ages 19 to 29 are approximately twice as likely as whites to be uninsured.

**Graph 2. Uninsured Rates Among Young Adults (Ages 19-29) by Ethnicity, Geography and Gender, Colorado, 2011**

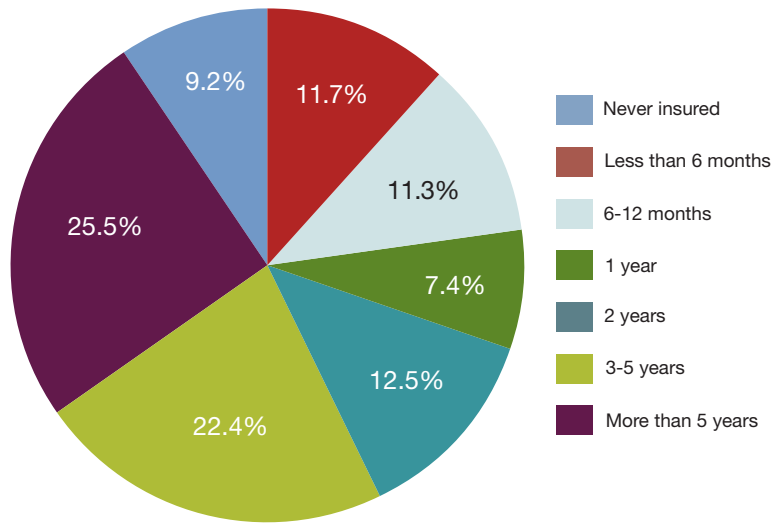


Similar disparities exist between urban and rural populations. About 26 percent of urban young adults lack health coverage, compared to 43 percent of rural young adults, a statistically significant difference. Across all age groups, the gap is smaller though still significant: approximately 15 percent of urban residents are uninsured, compared to 21 percent of rural residents.

In Colorado, nearly one-third of males ages 19 to 29 were uninsured, compared to nearly one-quarter of females, although this difference is not significant. In contrast, data from the 2011 National Health Interview Survey found that males ages 18 to 34 are significantly more likely to be uninsured than females.

The majority of uninsured young adults in Colorado have lacked coverage for an extended period of time, according to the CHAS (see Graph 3). In fact, more than three-quarters of uninsured young adults have been without coverage for a year or longer, a state known as chronic uninsurance. While this rate may seem substantial, chronic uninsurance is just as pronounced among older Coloradans. Eighty-five percent of uninsured 30- to 64-year-olds have been without coverage for a year or longer. Chronic uninsurance has been shown to result in individuals receiving less preventive care and fewer early detection services while experiencing more complications from chronic conditions.<sup>5</sup>

**Graph 3. Uninsured Young Adults (Ages 19-29) in Colorado by Length of Time Without Insurance, Colorado, 2011**



## Why So Many Young Adults Don't Have Health Insurance

Findings from the CHAS show that the three reasons mentioned most often by young adults for lacking insurance were high cost, lack of access to employer-sponsored insurance and becoming ineligible for Medicaid or Child Health Plan Plus (CHP+) insurance (see Table 1).

As a group, young adults tend to be healthier than other adults. The CHAS asked respondents about how they perceive their own health status. Of young adults, 69 percent reported their health status as excellent or very good, significantly higher than the 54 percent of adults ages 30 to 64, and 47 percent of adults ages 65 and over who said their health was excellent or very good. Young adults' relatively good health may influence their decision about whether to purchase health insurance, but adults ages 30 to 64 were just as likely to say that they didn't need health insurance as younger adults. Cost, in fact, is the biggest barrier to health coverage for all adults in Colorado.

**Table 1. Colorado Working-age Adults' Reasons for Being Uninsured by Age, Colorado, 2011**

REASON	AGES 19-29	AGES 30-64
Cost is too high	77%	90%
If working, not offered insurance or not eligible for instance	50%	36%
Insured family member lost job or changed employers	29%	42%
Becoming ineligible for Medicaid or CHP+	24%	9%
Do not know how to get health insurance	13%	20%
Do not need health insurance	12%	15%
Cannot get health insurance because of pre-existing condition	8%	14%

NOTE: Respondents could select more than one answer, and not all responses are included in this table.

Other barriers, such as accessing employer-sponsored insurance or losing eligibility for Medicaid or CHP+, are more prevalent in the young adult population than among older adults, at statistically significant levels. Young adults are statistically no more likely than older adults to report they do not need health insurance or know how to get it.

## Lack of Insurance Impacts Access to Care

Having access to health insurance doesn't always mean that a young adult has access to health care. However, having an insurance card is an important predictor of the ability to gain access to care. People who lack health insurance are more likely to lack a usual source of care, or a primary care provider who they regularly visit for needed care.<sup>6</sup>

The CHAS finds that 69.7 percent of young adults in Colorado have a usual source of care, the lowest rate of any age group (see Graph 4). National research confirms this finding.<sup>1</sup> However, a wide disparity exists between those who have insurance and those who do not. Among insured young adults, 76 percent reported having a usual place where they can seek primary care. Among uninsured young adults, just more than half (54 percent) reported having a usual source of care, a statistically significant difference.

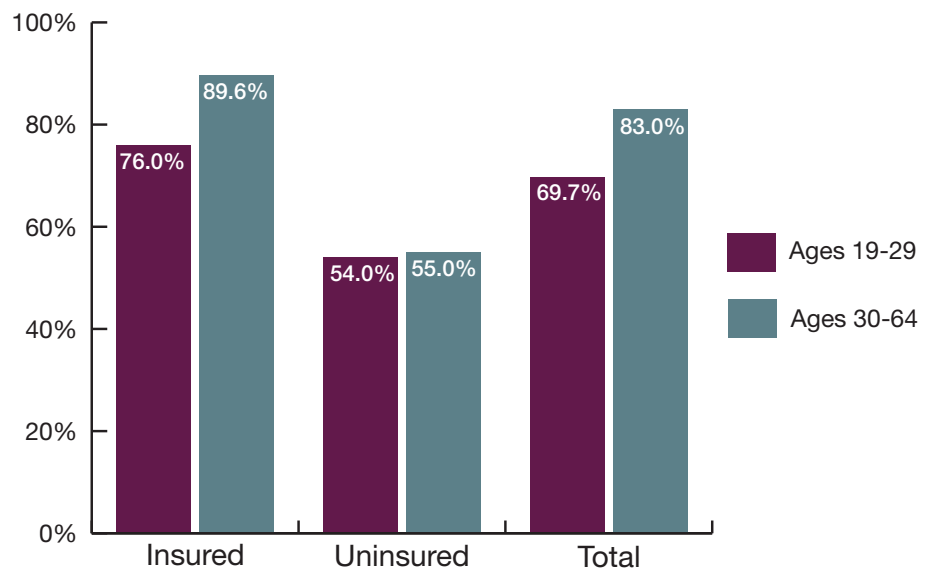
The CHAS finds that young adults visit the emergency department (ED) at levels at or below other age groups. Among 19- to 29-year-olds, 23.8 percent reported one or more visits to the ED in the past year, similar to the rate for older adults ages 30 to 64 (20.3 percent). The CHAS indicates that young children and seniors have the highest rates of ED use, a finding consistent with national research.<sup>7</sup>

Young adults are more likely than older adults to report not seeing a doctor for needed health care due to cost. Nearly one-quarter of young adults reported that they did not see a doctor in the past year due

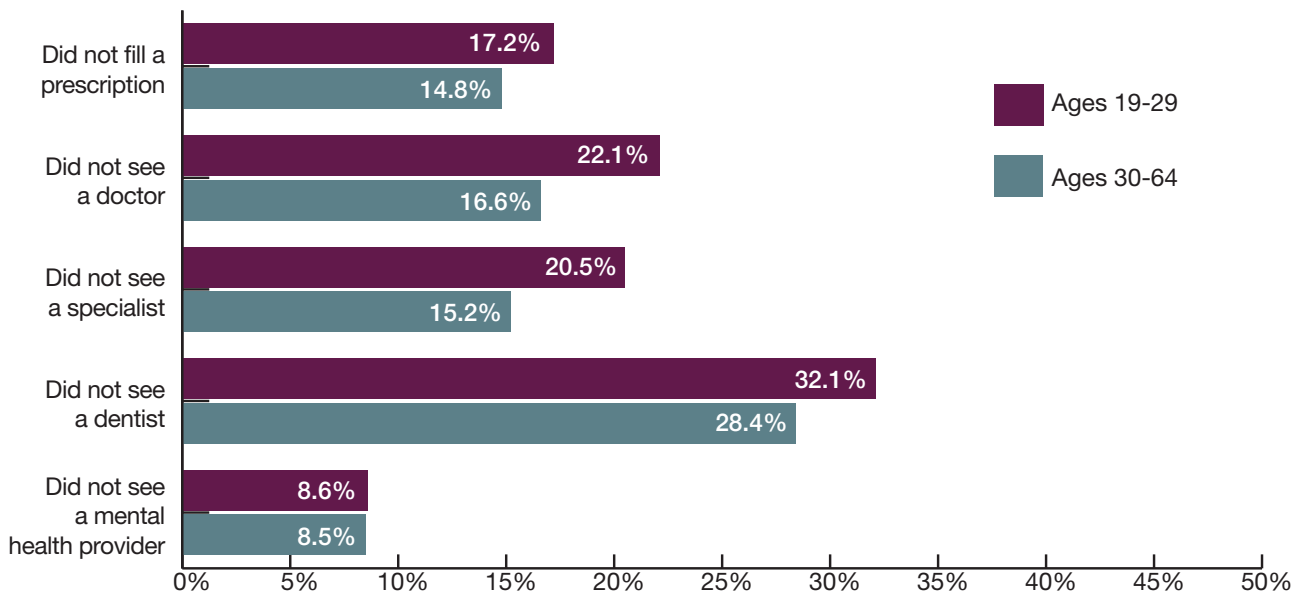
to cost. Almost one-third reported not seeing a dentist, and 21 percent reported not seeing a specialist (see Graph 5). For two of the five categories listed ("did not see a doctor" and "did not see a specialist"), the percentage of young adults who went without care is significantly higher than that of adults ages 30 to 64.

Young adults have a less favorable view of the health care system than older Coloradans. Just more than half (55.1 percent) of young adults agreed that the health care system was meeting the needs of their family. By comparison, a significantly higher percentage of adults ages 30 to 64 (63.5 percent) and adults ages 65 and over (81.8 percent) agreed.

**Graph 4. Percentage of Colorado Adults (19-64) Who Reported Having a Usual Source of Care, by Insurance Status and Age, Colorado, 2011**



**Graph 5. Percentage of Coloradans Who Did Not Receive Needed Care Due to Cost, by Age, Colorado, 2011**



## The Economy and Young Adults

The U.S. health insurance system is primarily employer-based. Young adults are more likely to be unemployed than older adults, which means that fewer young adults have access to employer-sponsored coverage. The unemployment rate for young Colorado adults ages 19 to 29 was 12.1 percent in 2011, according to the 2011 American Community Survey. The unemployment rate for Coloradans ages 30 to 64 was 7.3 percent.

As noted earlier, the number of young Colorado adults working in a position in which their employer offered them health insurance benefits fell between 2008-2009 and 2011. Of the young adults who were offered insurance by their employers in 2011, nearly two-thirds (63.6 percent) bought the insurance, a number referred to as the take-up rate. This percentage is up slightly from 2008-2009 (59.7 percent). Older working-age adults were more likely to accept their employer’s offer of coverage in 2011 (83.5 percent, unchanged from 2008-2009).

Young adults who are employed full-time are much more likely to take advantage of employer-sponsored insurance. The take-up rate for part-time employees (ages 19 to 29) was 23.4 percent, compared to 70.6 percent for full-time employees, according to the CHAS. For reference, the CHAS found that 24 percent of young adults were employed part-time, 48 percent were employed full-time, and 28 percent were unemployed or not in the labor force.

Regardless of the number of hours worked per week, older adults were more likely to take up their employer’s offer of coverage: 63 percent of part-time workers and 85 percent of full-time workers accepted their employer’s offer.<sup>8</sup>

The CHAS asked individuals who chose not to accept their employer’s offer of coverage why they didn’t take advantage of it. Across all age groups, 56 percent of those who didn’t take advantage of employer coverage reported that it was too expensive or that they could not afford it.



*Many young adults know they need health insurance, but a down economy with high unemployment for young adults has made health insurance hard to get and even harder to afford. This story is one among many that young adults in Colorado tell about their experiences with accessing health insurance.*

Michael Marrujo knows health insurance matters and he doesn't want it for free. He'd really like to work for it.

Currently unemployed, the 30-year-old graphic designer has struggled to find a job that offers affordable health insurance. "Even when I was employed I couldn't always afford the insurance. One of my jobs offered insurance for \$300 a month, which was too much for someone with my salary," Marrujo

explained. "Another company I worked for offered insurance at \$80 a month, which was great. I could do that." Neither of his current options – an individual plan or COBRA – is affordable while he is looking for work.

His last job didn't offer any health insurance until recently, when it started to offer a catastrophic major medical plan that was still expensive despite the poor coverage. Plans like that don't allow young adults to be proactive about their health. According to the 2011 Colorado Health Access Survey, nearly a quarter of young adults did not see a doctor due to cost and almost one-third did not see a dentist for the same reason.

Marrujo has considered starting his own business, but his preference is to work for someone else. Having worked for small companies, he is fully aware of the responsibilities of running a business. But, he says, if he does decide to start his own business, he will get health insurance and "figure out a way to pay for it."

"Health insurance is important," Marrujo continued. "I'm an active person, and if I ever break a bone or have something else happen, I will need insurance to pay for it."

Marrujo sees health insurance the way many Colorado young adults do. The term "young invincible" was coined by the health insurance industry to describe a healthy young adult who won't get insurance – and broaden the risk pool – because they don't feel they need it. But in reality, the top reasons young adults gave for not having insurance were a lack of access to their own or a family member's employer-sponsored insurance, or becoming ineligible for Medicaid or Child Health Plan Plus (CHP+) insurance. Only 12 percent said they didn't think they needed health insurance.

Young adults have been disproportionately affected by record unemployment during the last few years, and their access to health insurance has suffered as well. Only 36 percent of employed young adults in Colorado worked in a position that offered health insurance benefits. In a difficult economy, the increasing cost of coverage has hurt businesses and their employees alike.

But, said Marrujo, "Companies should invest in employees with health insurance," to get the best work from them. "If I owned a business, health insurance would be part of my business plan. I would figure out how to make it work."



## Young Adults and the ACA

Most provisions under the Affordable Care Act (ACA) apply to all age groups, but young adults' high uninsured rate suggests that they may be one of the groups to benefit the most. However, the ACA's definition of "affordable" may not match up with what young adults consider to be affordable.

Nearly three of four uninsured young adults told the CHAS they would be able to afford health insurance. But when CHAS then asked that group how much they would be willing to spend each month on health insurance, 26.4 percent said they were not willing to spend anything. Approximately one-third (34.6 percent) reported that they would be willing to pay between \$1 and \$75 per month, and an additional 27.1 percent reported that they would be willing to pay between \$76 and \$150 per month. Only 11.9 percent reported that they would be willing to pay more than \$150 per month.

Under the ACA, most Coloradans will be required to purchase health insurance starting in 2014 or face a tax penalty. The tax penalty for not having insurance will be phased in over three years, starting with \$95 per person in 2014 and increasing to \$695 in 2016. By comparison, the Kaiser Family Foundation estimates that in 2014, a single 25-year-old earning \$25,000 per year would be required to contribute approximately \$1,726 per year (or \$144 monthly) toward a health insurance premium through a health insurance exchange. Many young adults may elect to pay the tax penalty rather than purchase subsidized coverage.

### *Catastrophic Coverage*

For young adults, however, there is another option: catastrophic coverage. Under the ACA, most health insurance plans will be required to cover basic services such as maternity care, prescription drugs and hospitalizations. Congress recognized that for many young adults – especially those with few medical needs – purchasing a comprehensive insurance plan may not make financial sense. Because of this, the ACA allows for a catastrophic plan. This catastrophic plan will only be available in the individual market.

While the cost of the catastrophic coverage is not yet known, it will be less expensive than a comprehensive plan. However, it will require a deductible of more than \$5,000, which may be unaffordable for these young adults. While catastrophic plans are likely to bring more young adults into the market, their more limited coverage means that if a young adult with such a plan experiences a serious medical event, they may be left with medical expenses not covered by their insurance.

### *Colorado Health Benefit Exchange*

Only 12 percent of uninsured young adults reported not having health insurance because they didn't need it. This rate is approximately the same as reported by uninsured older adults, indicating that it isn't an issue unique to the so-called "young invincibles."

The Colorado Health Benefit Exchange (COHBE) is planning an aggressive marketing and outreach strategy to attract younger and presumably healthier individuals. The public education and marketing campaign launched in Massachusetts in 2007 is credited with dramatically reducing the number of insured residents across all age groups.<sup>9</sup> In many ways, the success of COHBE depends on these efforts: younger, healthier individuals diversify the risk pool and offset some costs of insuring the chronically ill. In turn, this reduces the average costs for products sold in the exchange, and may make it more likely that more individuals will purchase coverage through the exchange.

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### *Employer-Based Insurance*

The ACA's employer penalty, the provision requiring employers with more than 50 full-time employees to offer affordable coverage to their full-time employees or pay a fine, may increase the number of young adults who have access to employer-sponsored coverage. However, young adults who work for small businesses, which are exempt from the penalty, and those who work part-time (approximately one in four) may not see as much of a benefit. In

addition, some argue that the mandate may encourage employers to hire more part-time workers instead of full-time workers so they can avoid the penalty. Young adult unemployment is already higher than that of older workers, so this may exacerbate the issue.

### *Medicaid and Young Adults*

In Colorado, eligibility for public health insurance programs is more generous for children, and many young adults lose eligibility the day they turn 19. However, through the ACA and the Supreme Court decision about the law, Colorado has the opportunity to expand Medicaid to more low-income young adults. According to the 2011 CHAS, approximately two-thirds (69.3 percent) or 160,729 of uninsured young adults have incomes at or below 133 percent of the federal poverty level, and would therefore be eligible for Medicaid if expanded.

Using data from the 2008-2010 American Community Survey, the Colorado Health Institute estimates that 112,296 uninsured young adults, approximately three-quarters of the 149,898 uninsured Coloradans between ages 19 and 25, are eligible for dependent coverage. In 2014, when a temporary exception for grandfathered plans expires, an additional 17,422 young adults are expected to become eligible for coverage. The CHAS suggests that approximately half (46 percent) of the uninsured adults between ages 19 and 29 in Colorado may now be eligible for dependent coverage.

### *Dependent Coverage Up to Age 26*

On a national level, studies from the Commonwealth Fund<sup>4</sup> and the National Bureau of Economic Research<sup>10</sup> suggest that the dependent coverage provision of the ACA significantly increased the number of young adults ages 19 to 25 with insurance. The U.S. Department of Health and Human Services (HHS) estimates that 3.1 million previously uninsured young adults gained coverage under the dependent coverage provision of the ACA through December 2011. In Colorado, HHS estimates that approximately 50,000 young adults gained coverage.<sup>11</sup> Non-Hispanic whites, single individuals and non-students were most likely to benefit from the expansion of dependent coverage.<sup>10</sup>

Still, a young adult can take advantage of this provision only if his or her parents have either individual or employer-sponsored coverage. Since a majority of Coloradans (57.8%) are covered through employer-sponsored coverage, any barrier to accessing employer-based coverage (such as unemployment, employers' decisions to discontinue the benefit or an increase in cost sharing for families) would make this option less feasible for young adults.

### **DEPENDENT COVERAGE FOR YOUNG ADULTS UP TO AGE 26**

Colorado law allows students and young adults who depend on their parents financially to remain covered by their parents' health insurance plan until they turn 25. The ACA expanded that eligibility to all young adults up to age 26, which effectively expanded eligibility for one year.

## Connecting Young Adults to Health Insurance

With so much riding on young adults, it will be important to design insurance products that appeal to them. It also will be crucial to target them in order to effectively communicate the advantages of health insurance and to offer information on how to enroll.

There are a number of strategies that may be successful. For instance, emphasizing how health insurance can fit into their budget, even with a low salary, has been shown to work, according to Young Invincibles, a Washington, D.C.-based nonprofit that advocates on behalf of 18- to 34-year-olds. The group suggests reaching young adults at milestones in their lives, such as graduation, and presenting evidence that health insurance can contribute to financial security and better health.

Another option involves tapping non-traditional partners to help deliver the message. In Colorado, this could involve community colleges, nonprofit organizations that serve young adults and health-related organizations.

Finally, using social media and other digital tools are additional ways to reach this generation.

The CHAS in years to come will be able to measure whether Colorado succeeds in reaching today's and tomorrow's young adults, invincible or not.

## Endnotes

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