MEMO



Young Adults Insurance Coverage Study

EXECUTIVE SUMMARY

Study Objectives

The study was designed to gain a better understanding of health coverage accessibility and care utilization among the young adult population.

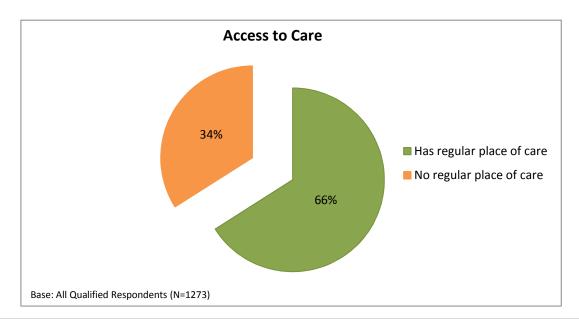
Method

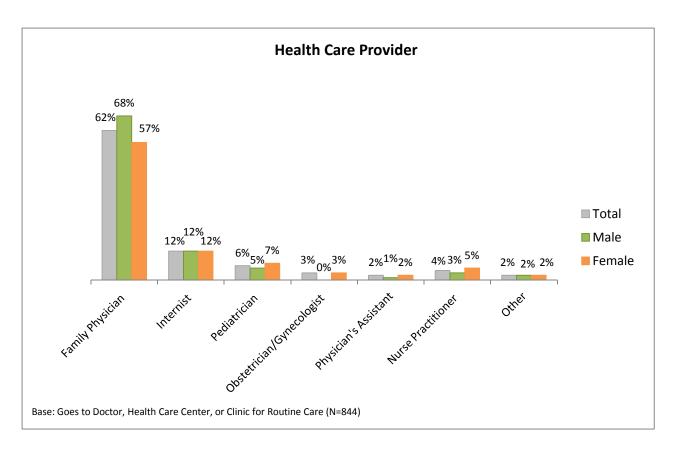
The survey was conducted online by Harris Interactive® on behalf of the American Academy of Family Physicians. Interviews were conducted between March 31 and April 11, 2011, among 1,273 young adults 18 to 26 years of age, residing in the United States. Respondents in the targeted sample group received an e-mail invitation that provided a general overview of the study. Those who consented to participate were directed to a website administered from secure servers at Harris Interactive. When the quota was reached, the survey was closed and subsequent participants were informed of the study's conclusion.

The data were weighted to correspond to the actual proportions in the population of interest that reside in the United States.

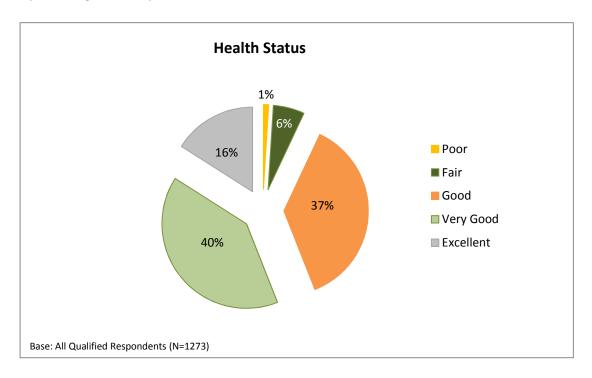
Key Findings

Two-thirds (66%) of respondents have a regular place in which they receive health care. Among those, six out of ten (62%) go to a family physician for routine care.

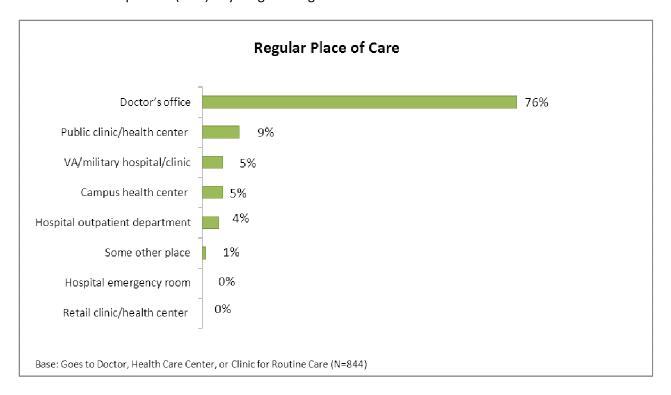




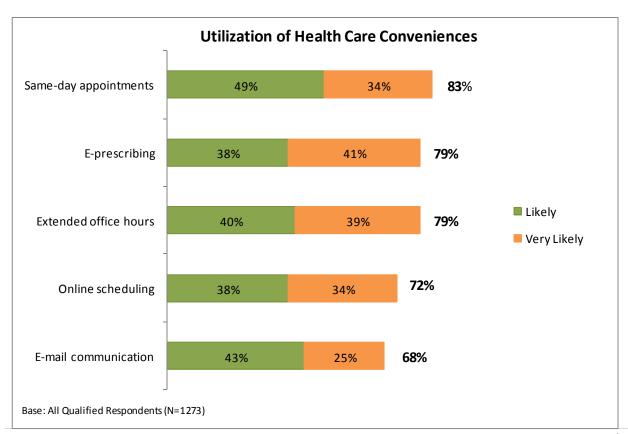
The vast majority (93%) report being in at least "good" (16% good, 40% very good, 37% excellent) health while only 7% report being in fair or poor health.



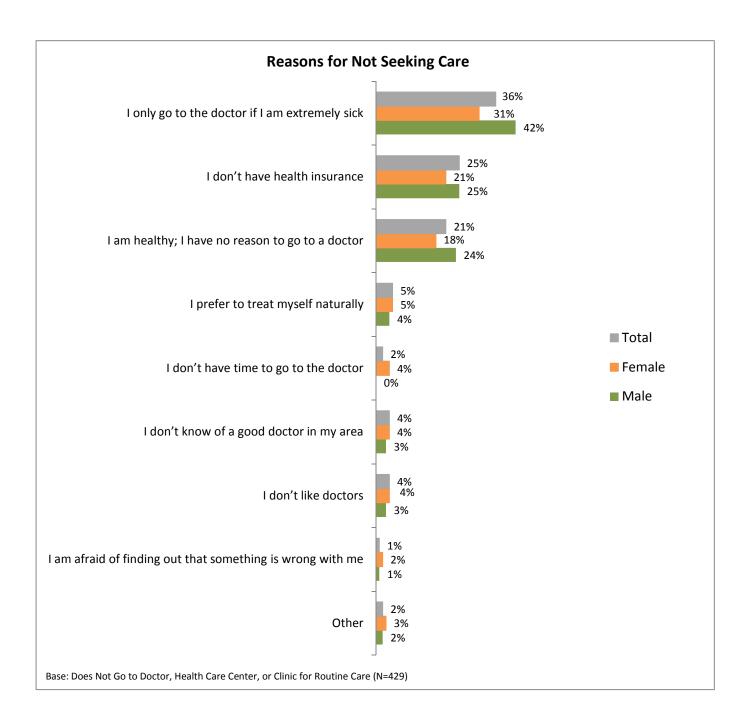
More than three quarters (76%) of young adults go to a doctor's office for routine health care.



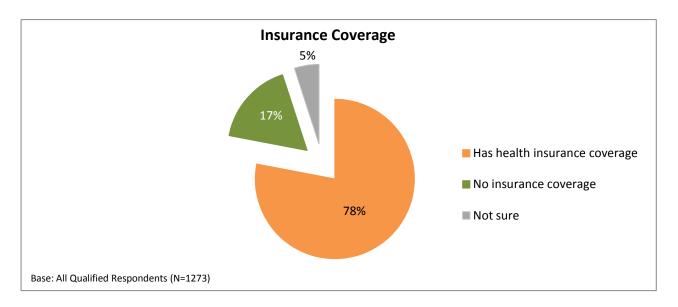
At least two-thirds of young adults are likely to use health care conveniences such as online scheduling and e-mail communication with health care professionals.

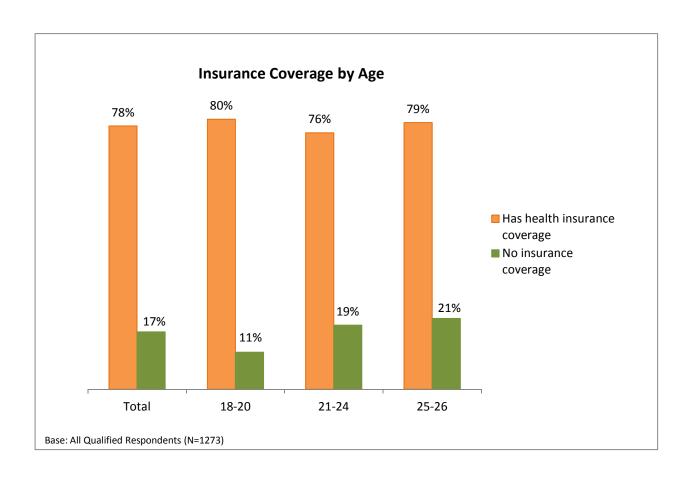


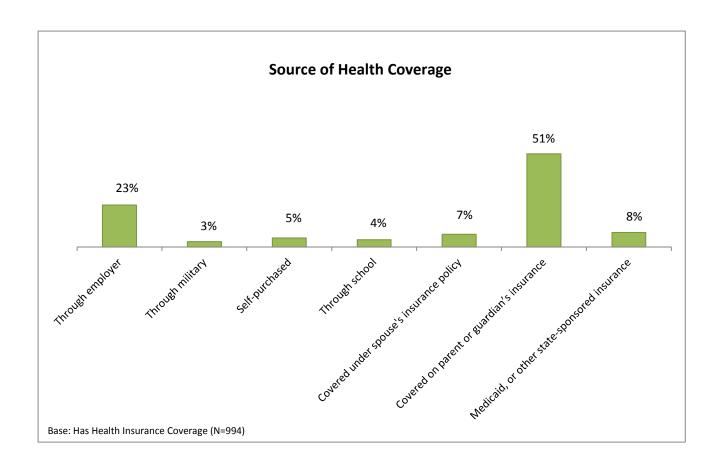
Of those who do not have a regular place of care, the most common reported reason for not seeing a health care professional is that the services of a provider are only sought during extreme illness (36%). Among males, one out of four (25%) who do not frequent a doctor claim that lack of insurance is the **main** reason for not seeking the care of a medical professional.



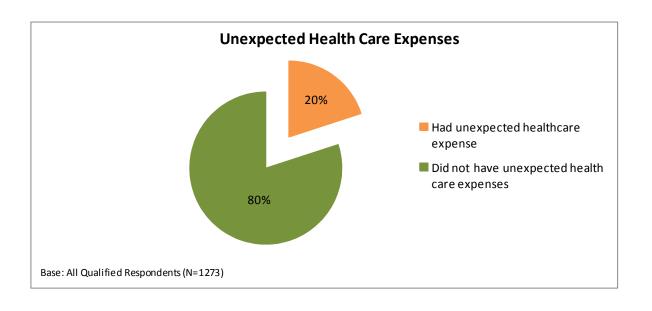
Almost four out of five (78%) young adults report having some source of health insurance coverage. Taking into account insurance across each age category, those age 25 to 26 have the greatest proportion of uninsured (21%), while those age 18 to 20 account for 11% of uninsured. The majority of respondents (51%) are covered under a parent or guardian's health plan, while 21% are covered through an employer-sponsored health plan.

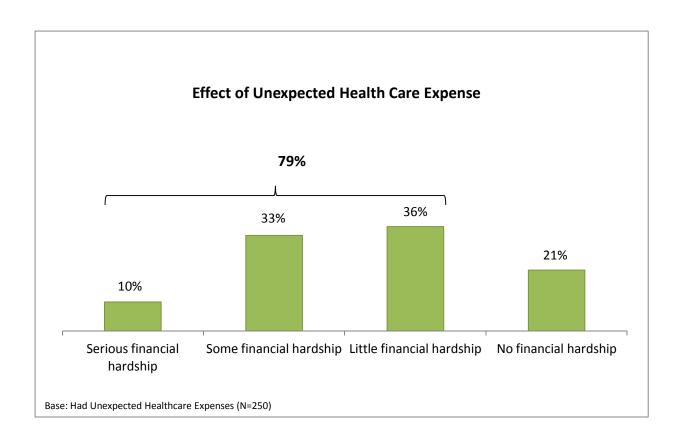




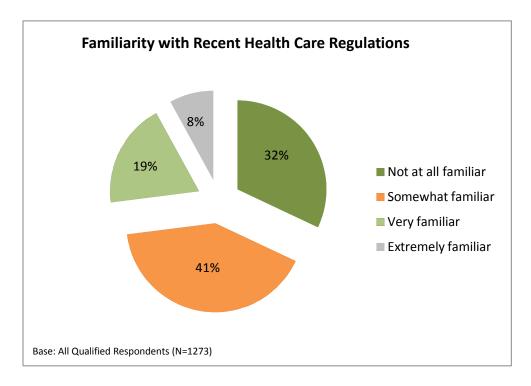


One in five (20%) young adults had unexpected health care expenses in the past 12 months. Of those who reported having unexpected health care expenses, four out of five (79%) said these expenses created some level of financial hardship. Common causes for the unexpected health care expenses were diagnostic procedures/tests (29%) and the treatment of a newly diagnosed illness (23%).





Lastly, most young adults (73%) <u>have little to no</u> familiarity with the recent changes in health care regulations that allow dependents up to age 26 to stay on a parent or guardian's health care plan.



SAMPLE DEMOGRAPHICS

GENDER		
Male	31%	
Female	69%	
AGE		
18-19	16%	
20-24	56%	
25-26	29%	
RACE		
White	65%	
Black/African American	12%	
Latino/Hispanic	12%	
Other	10%	
Decline to answer	1%	

28% 26%
250/
25%
22%

ANNUAL INCOME	
Less than \$15,000	21%
\$15,000 to \$24, 999	13%
\$25,000 to \$34, 999	12%
\$35,000 to \$49, 999	12%
\$50,000 to \$74, 999	15%
\$75,000 to \$99, 999	9%
\$100,00 or more	7%
Decline to answer	10%