



RESPONSIBLE REFORM FOR THE MIDDLE CLASS

How Health Insurance Reform Will Help Young Adults

Lowering Costs for Young Adults

✓ **Preventive Care for Better Health**

- Health insurance reform ensure preventive care for all insured people and invests in public health to create a system that prevents illness and disease instead of just treating it when it's too late and costs more. Simple prevention can prevent a small health problem from getting worse.

✓ **Insurance Industry Reforms that Save You Money**

- Puts a cap on what insurance companies can force you to pay in out of pocket expenses, co-pays and deductibles. It eliminates yearly and life-time limits on how much insurance companies cover if you get sick.

Protecting Choices to Meet the Needs of Young Adults

✓ **One-Stop Shopping - Putting You in Charge**

- Health reform will create a health insurance exchange so you can simply and easily compare prices and health plans and decide which quality affordable option is right for you. It's your choice.

✓ **Insurance Security as You Begin Your Career**

- The typical young adult frequently changes jobs, moves, or holds part-time or temporary jobs. Under reform, it doesn't matter - you will always have choices of quality, affordable health insurance.

Assuring Stable, Secure Health Care for All Young Adults

✓ **Extend Health Coverage Through Parents**

- Health insurance reform will allow you to stay on your parents' health care plans longer. This will help to cover the one in three young adults who are uninsured.

✓ **Health Care When You Need It Most**

- Young adults are just starting jobs and careers, and often don't have access to job-based coverage. Even when they do, they often don't have the money to spend on expensive health insurance. Health care reform will offer health insurance to those without job-based coverage and provide premium assistance to those who still can't afford it.