



Gale Zucker Photography

# Covering Connecticut

The effects of the Affordable Care Act on state residents

## YOUNG ADULTS

This analysis compares estimates of health care coverage in 2017 with the Affordable Care Act (ACA) and without it. Numbers are rounded to the nearest thousand.

For more data, please see the full report at [www.cthealth.org](http://www.cthealth.org).

### DEMOGRAPHIC OVERVIEW: Adults under 35

733,000

total young adults ages 18-35

85,000

uninsured, 2017

149,000

would be uninsured without the ACA

### 65,000 young adults are covered because of the ACA

- An estimated 85,000 adults under 35 are uninsured in Connecticut in 2017. Without the ACA, the number of uninsured would be 149,000.
- The uninsured rate among young adults is 12%. Without the ACA, it would be 20%.

### Young adults in Connecticut would be disproportionately affected by a repeal of the ACA or major cuts to the coverage it provides.

- An additional 9% of young adults – nearly one in 10 – would become uninsured without the ACA. Among all residents under 65, the rate is 5.4%.
- 59% of young adults have employer-sponsored insurance, compared to 67% of adults ages 35 to 64. As a result, young adults are more vulnerable to changes to Medicaid or the individual insurance market – the two types of coverage most affected by the health law.

### Coverage changes resulting from the ACA, young adult residents under age 35, 2017

	Number without the ACA	Number with the ACA	Changes resulting from ACA	
			Number of people	Percentage change
Medicaid	117,000	168,000	51,000	43%
Individual market coverage	35,000	39,000	4,000	11%
Employer-sponsored insurance	420,000	430,000	10,000	2%
Other*	11,000	11,000	**	**
Uninsured	149,000	85,000	-65,000	-43%
Total	733,000	733,000		

Source: Urban Institute analysis, Health Insurance Policy Simulation Model 2017. Note: Components may not add because of rounding. For example, rounded to the nearest 100, the numbers of young adults who have coverage through the individual market with and without the ACA are respectively 39,200 and 35,300. Accordingly, the ACA is responsible for an 11% higher proportion of young adults who receive individual coverage.

\* Other coverage includes military coverage, Veterans Health Administration coverage, and Medicare for people under age 65.

\*\* Numbers are not shown due to small sample size.

# Covering Connecticut *Continued*

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## New safeguards and benefits for young adults with private insurance

### Under the ACA, people with employer-sponsored coverage:



- Are protected from catastrophic medical costs because insurers can no longer impose annual or lifetime coverage limits



- Receive coverage of preventive services – including check-ups for babies, children, and adults; cancer screenings; and contraception – without copayments, deductibles, or other out-of-pocket costs



- Can immediately obtain coverage through Medicaid or Access Health CT if they lose their job-based coverage

These protections benefit the 430,000 young adults – 59% of adults under 35 – who have employer-sponsored insurance.

### In addition to those protections, people who buy insurance through the individual market:



- Cannot be denied coverage or charged more if they have pre-existing conditions



- Are guaranteed coverage of all “essential health benefits,” including treatment of mental health and substance use disorders, prescription drugs, and maternity care



- May qualify for financial assistance to lower their premiums and out-of-pocket cost-sharing on plans offered through Access Health CT, depending on their income

These protections benefit the 39,000 young adults – 5% of adults under 35 – who buy coverage through the state's individual market.

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**young adults** – nearly one in 10 –  
would become uninsured without the ACA.