

Insurance status affects where young adults seek health care

23 April 2014, by Valerie DeBenedette



Perhaps due to a lack of or inconsistent insurance coverage, young adults age 18 to 25 tend to go to the doctor's office less often than children or adolescents, yet have higher rates of emergency room use, finds a study in the *Journal of Adolescent Health*. The study found that of the nearly 3,800 young adults surveyed in 2009, 21 percent had health insurance for only part of the year while 27 percent were completely uninsured.

"The type and the duration of [insurance coverage](#) matter for health care utilization," said Josephine Lau, M.D., MPH, clinical assistant professor of adolescent and young adult medicine at the University of California, San Francisco and lead author on the study. "Young adults with full-year private insurance coverage certainly had the 'optimal utilization,' with the highest office-based visit and the lowest emergency room visit rates when compared to those with public insurance, those with gaps in coverage or the uninsured."

These findings are from a study of data from the 2009 Medical Expenditure Panel Survey, collected in advance of the implementation of the Affordable Care Act (ACA), which allows [young adults](#) to stay

on family insurance plans until age 26 and makes it easier for them to obtain their own health insurance.

The study also found that uninsured young adults had less than half the expenditures on health care as those with health insurance (\$1,040 vs. \$2,150), yet incurred about the same amount of out-of-pocket expenses (\$403 vs. \$380). Just 59 percent of young adults had a usual source of care.

"Seeking care at a medical office requires more logistical planning and initiative than in the [emergency room](#)," Lau said. Having only partial-year coverage may indicate some underlying instability, perhaps job or housing instability, financial insecurity, or other reasons that limit their ability to maintain [health insurance](#) coverage, she noted. "All these factors may predispose them to seek care in the ER over a medical office for convenience."

"The thing that surprised me is that only about 50 percent of young adults had continuous insurance for a full year at a time," commented Carol Ford, M.D., FSAHM, president of the Society for Adolescent Health and Medicine and division chief of adolescent medicine at the Children's Hospital of Philadelphia.

"We also need to become more thoughtful about what usual source of care might mean for this age group," Ford said. Staying under the direct care of a pediatrician or the home-town family doctor may not be realistic when young adults are leaving home or going out into the world or moving frequently, she said.

The study will serve as a baseline for healthcare availability and use for young adults before the changes brought on by the ACA, Ford noted.

More information: Lau JS, Adams SH, Boscardin WJ, Irwin CE Jr: Young adults' health care

utilization and expenditures prior to the Affordable
Care Act. *J Adol Health*. 2014.

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