

Young adults are faced with risky decision to get health insurance

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Take Care Utah's "What's more risky...?" ad campaign targets Utah's uninsured young adult population, which is nearly double that of the overall population. The organization hopes to entice more to enroll in health insurance.

Take Care Utah is aiming to persuade Utah's young uninsured adult population to sign up for health care with its "What's More Risky?" ad campaign.

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Adam Gold

SALT LAKE CITY — Snow-capped mountains, sheer sandstone cliffs, dirty air and a diet of fry sauce.

One Utah advocacy group is saying not having health insurance is riskier than venturing all of the above. It is aiming to persuade a generation of "young invincibles" to sign up for health care with its "What's More Risky?" ad campaign.

"We recognize that getting health insurance isn't the first thing young adults think about," said Jason Stevenson, education and communications director for the Utah Health Policy Project.

The organization's Take Care Utah program and its partners, the Association for Utah Community Health and United Way 2-1-1, is behind the new social media advertisement crusade, as well as other attempts to reach Utah's young adult population.

Stevenson said other than it being a safety net to avoid bankruptcy, young adults don't perceive that they have much of an incentive to buy health insurance.

"They tend to be healthier, they tend to consider themselves more invincible, and they tend to have limited incomes and think that insurance is something that is out of their reach," Stevenson said.

And that is exactly the case with 29-year-old Utah comedian Adam Gold.

With an already tight budget, Gold said he would rather buy food than insurance.

"I'm just barely scraping by," he said. "I don't know if I can afford any more additional costs at all."

Gold, of Centerville, is on the road a lot, performing comedy gigs in Utah and other states. He supplements his income with work at his father's retail greenhouse, but it isn't full time. His game plan is to take vitamins and hope nothing bad happens to him.

"I don't foresee any diseases coming along, but then again, who really does?" he said, adding that he's going to "continue hoping I don't get hurt or don't get sick and then, hopefully, get insured next year."

While he knows not being insured is "irresponsible," Gold said he doesn't have much choice.

He is part of a fairly substantial young adult population in Utah that is uninsured and in the same boat.

Young people in Utah are uninsured at a rate that is nearly double that of the rest of the state, Stevenson said. Nearly 25 percent of Utahns ages 18 to 25 and 22 percent of those ages 25 to 34 are uninsured, while the overall average rate of people uninsured in Utah is about 13 percent.

In order for health care reform to take hold, however, young, healthy people must be a part of the system.

They are supposed to balance out the costs that insurance companies and providers bear from patients who will use their health insurance more heavily, specifically those with pre-existing conditions who might not have had access to insurance until the Affordable Care Act was passed in 2010.

Stevenson said a lot of young people are disgruntled with the idea of having to "subsidize all the old and sick people. But my response to them is, are you going to be 24 and healthy for the rest of your life?"

The system is set up so that eventually everyone is protected, he said.

Benefits contained in the new law are set to take effect Jan. 1, and individuals and families must be signed up by Dec. 23 for benefits to begin that day. To avoid a penalty fee imposed by the federal government, Americans must be enrolled by March 31. Open enrollment also ends March 31.

Another stereotypical characteristic of young people is that they tend to wait for a looming deadline before taking action, Stevenson said.

Individual and family plans are available online at www.healthcare.gov, which Stevenson said has had "marked improvement in success rates and efficiency" since updates were made to the site prior to December.

Take Care Utah has waited to launch its new social media ad campaign until after the federal health insurance marketplace website was working better, he said. "We didn't want to send people to a website that wasn't working."

The ads can be found online, by following Take Care Utah, or its partner organizations, on [Twitter](#) or [Facebook](#). The Utah Health Policy Project and its partnering agencies receive federal grant money to fund enrollment growth in Utah, but the "What's More Risky?" ad campaign was funded with less than \$1,000 in private funds.

Stevenson forecasts that young, "tech-savvy" people will make it through the online enrollment process fairly smoothly, but help is available in the form of local navigators and certified application counselors, who can be located through a service at www.takecareutah.org.

Gold said he'll look into his options, which he understands may be less expensive and more plentiful than he originally thought. But he's not promising he'll "do the responsible thing" and enroll.

"I have a pretty stress-free life," he said, adding that he "pretty much wings it from morning to night, every single day."

"I spend hardly any time thinking about health insurance," Gold said.

He admits, however, that if his employer hadn't picked up the bill for a broken leg that happened on the job last year, he'd be "racked up with bills right now."

"There's no way I could handle that," he said.

And that's exactly why Take Care Utah wants to help young people like Gold get enrolled in a plan.

The nonprofit organization offers education and enrollment services free of charge as part of its efforts to help Utahns connect to affordable health insurance.

"After all, a broken bone will heal faster than a credit score wrecked by medical bankruptcy," Stevenson said.

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