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NCOIL TARGETS HEALTH REFORM AT SUMMER MEETING—SUPPORTS EXTENDING YOUNG ADULT HEALTH BENEFITS

New York, NY, July 14, 2008— As part of an ongoing effort to increase health insurance access and affordability for the uninsured and underinsured, the National Conference of Insurance Legislators (NCOIL) adopted on July 13 a *Resolution in Support of Extending Dependent Health Benefits for Young Adults*. Lawmakers acted during the July 10 through July 13 NCOIL Summer Meeting here.

According to Rep. Susan Westrom (KY), Committee co-chair and sponsor of the resolution said,

It is hard for young adults to obtain health insurance—they move in and out of jobs more frequently and are more likely to be employed in positions where benefits are not available. While extending benefits to young adults is not a panacea to the many access problems facing our health insurance system, it allows them to obtain coverage that would otherwise be unavailable or unaffordable.

The resolution recognizes state efforts to provide additional health insurance benefits for young adults. It supports the extension of existing dependent health insurance benefits to individuals up to age 25, regardless of student status, and encourages states to enact legislation presenting master policy holders with an option to purchase such extended benefits for young individuals.

At least 20 states have passed similar legislation in recent years, including Colorado, Connecticut, Florida, Idaho, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Missouri, Montana, New Hampshire, New Jersey, New Mexico, New York, Rhode Island, Tennessee, Texas, Utah and Washington.

Studies indicate that 30 percent of young adults between the ages of 19 and 29 are at risk of being uninsured. Most young adults lose dependent health insurance coverage under their parent's or guardian's policy at the age of 19, or when they graduate from college. While most parents cover their children or dependents through their employer, nearly 60 percent of these health plans do not cover young adults beyond 19 who are not enrolled in college.

The NCOIL Health, Long-Term Care & Health Retirement Issues Committee adopted the resolution by a large margin on July 11, followed by unanimous adoption by the Executive Committee on July 13. The resolution was amended during the July 11 Health Committee meeting to reflect 2008 state activity and to address cost-related issues.

The resolution is part of an active NCOIL effort to develop effective approaches to health insurance concerns, such as access, affordability, and transparency. On July 12, NCOIL sought to find such answers in a symposium entitled *State Health Innovations: What Works? What Doesn't?* Panel participants explored the major reform barriers and discussed the impacts of state initiatives, including

individual mandates, employer pay-or-play provisions, high-risk pools and advancements in health information technology.

At a July 13 roundtable discussion, legislators affirmed a continued commitment to health insurance reform in areas not inhibited by federal preemptive measures such as ERISA, and spoke of forming a task force dedicated to review data, examine impacts and pursue new innovations.

The NCOIL Summer Meeting was held from July 10 through July 13 at the Marriot Marquis in New York City.

NCOIL is an organization of state legislators whose public policy concern is insurance legislation and regulation. Most legislators active in NCOIL either chair or are members of the committees responsible for insurance legislation in their respective state houses across the country.

For further details, please contact the NCOIL National Office at 518-687-0178.

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