



## Legislation Text

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### Res. No. 1113

Resolution calling upon the New York State Legislature to create a low-cost health insurance program for young adults.

By Council Members Barron, Brewer, Eugene, Fidler, Foster, Gennaro, Gerson, Gonzalez, James, Liu, Nelson, Recchia Jr., Sanders Jr., Weprin and Jackson

Whereas, A recent report by the Commonwealth Fund indicates that the number of young adults between the ages of 19 and 29 who lack health insurance coverage in the United States increased from 11.2 million in 2000 to 13.7 million in 2004; and

Whereas, Young adults ages 19 to 29 make up 30 percent of nonelderly uninsured adults, according to the Commonwealth Fund; and

Whereas, The Commonwealth Fund also indicates that low-income young adults are most at risk for being uninsured, with 41 percent of uninsured adults ages 19 to 29 living in households with incomes below 100 percent of the federal poverty level; and

Whereas, It is estimated by the Commonwealth Fund that Hispanic and African-American young adults are at a greater risk of being uninsured than other young adults; and

Whereas, Young adults usually become ineligible for coverage under their parents' insurance plans or for government-provided insurance at age 19 or upon graduation from school; and

Whereas, The Adolescent Health Working Group reports that young adults often have jobs that do not provide health insurance; and

Whereas, In addition to not providing health insurance, many jobs held by young adults often pay wages too low to enable young adults to purchase their own health insurance policies; and

Whereas, The Commonwealth Fund report indicates that 31 percent of workers ages 19 to 29 have jobs that pay less than \$10 per hour, and the Commonwealth Fund Biennial Health Insurance Survey for 2005 found that 43 percent of all workers between the ages of 19 and 29 who earn less than \$10 an hour are uninsured; and

Whereas, The Commonwealth Fund estimates that only 33 percent of uninsured young adults ages 19 to 29 have a regular doctor, compared with 81 percent of insured young adults; and

Whereas, Young adults are at risk for numerous conditions requiring medical treatment, including injuries, HIV and pregnancy; and

Whereas, Uninsured young adults are also at risk of assuming high levels of debt in the event of an injury or severe health issue, which could financially burden them for the rest of their lives; now, therefore, be it

Resolved, That the Council of the City of New York calls upon the New York State Legislature to create a low-cost health insurance program for young adults.

AS  
LS # 3701  
10/2/07