

U.S. Sen. Baldwin: Introduces legislation to improve health coverage affordability for young adults

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WASHINGTON, D.C. – U.S. Senator Tammy Baldwin today introduced legislation that provides a better deal for young Americans by improving health coverage affordability while maintaining protections and access to essential services. With the Advancing Youth Enrollment Act, more than 4 million uninsured young adults could be eligible to receive additional financial support to help reduce their monthly premiums. Making health care more affordable for younger adults can help ensure that they sign up for coverage, which will help further stabilize the marketplace and help lower costs for all.

“We must take action to help stabilize the health insurance marketplace and bring down premiums, and a critical way to accomplish that goal is to increase tax credits for young and healthy individuals in order to encourage them to sign up for coverage in the Marketplace,” said Senator Baldwin. “In Wisconsin and across the country, premiums keep going up as a result of the Trump Administration’s repeated attempts to sabotage our health care system. Instead of re-hashing old, partisan battles, we need to work together to make it easier for people to find quality, affordable health care coverage.”

The Advancing Youth Enrollment Act would increase the value of premium tax credits for young adults ages 18 to 35 years old, which would result in more

financial support to help them afford quality health coverage. Importantly, this protects older adults and those with pre-existing conditions from facing higher costs or seeing their current tax credits reduced.

Despite significant coverage gains, nearly 7.8 million 19 to 34 year-olds remain uninsured, including more than 4 million who are eligible for premium tax credits. Due to the Trump Administration sabotage that has caused premium increases and strained the health of the risk pools, it is critical that we incentivize more younger adults to enroll and to increase their access to affordable options.

This legislation would allow roughly 483,000 uninsured young adults between the ages of 19 and 31 to become eligible for high-quality, \$0 deductible health plans for \$23 a month or less. Another 104,000 uninsured 32-34 year-olds could become eligible for \$0 deductible plans for between \$15 and \$52 a month. In addition, no one would lose coverage for having a pre-existing condition, nor would they have to forfeit essential health benefits to make their policies more affordable.

“For years, Democrats, Republicans, and stakeholders across the board have shouted from the rooftops about the importance of getting even more young adults signed up for health coverage,” said Rachel Fleischer, Executive Director of Young Invincibles. “The Advancing Youth Enrollment (AYE) Act will do just that by lowering the cost of coverage for more than 4 million uninsured young adults — nearly 300,000 of whom would be eligible for free plans with no deductible. The AYE Act is a better deal for young people than flawed proposals that would force them to give up basic consumer protections, like protections for pre-existing conditions, in exchange for potentially lower costs. With new studies forecasting that the Republican tax bill and the Trump Administration’s full-on sabotage of the health care system will drive up premiums next year, Congress should move quickly to pass the AYE Act to bring stability to insurance markets by ensuring young people have further access to affordable coverage.”

Proposals similar to the Advancing Youth Enrollment Act have been estimated to cost far less than other efforts to spur young adult enrollment. In fact, analysis by the Commonwealth Fund found that similar youth tax credit expansion proposals are among the most cost-efficient policy reforms.

Senator Baldwin has worked on bipartisan solutions to strengthen and stabilize the health insurance market and improve access to health care. Senator Baldwin is a cosponsor of the bipartisan Murray-Alexander health care stabilization legislation,

and led the effort in the Senate to restore investments in enrollment outreach and in-person assistance, which the Trump Administration gutted last year. In-person assistance is especially critical to ensuring younger adults sign up for health care, which will further help stabilize the market and lower costs.

Following the Trump Administration's recent proposed rule allowing insurance companies to once again sell 'junk' health care plans, she recently introduced the Fair Care Act to prevent greater access to short-term, junk plans, safeguard current protections for those with pre-existing conditions and help prevent further premium increases and insurance market instability caused by the Trump Administration's sabotage.

An online version of this release is available [here](#).