

U.S. Sen. Baldwin: Introduces legislation to make health care more affordable for young adults

Posted on Wednesday, Oct 30, 2019

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WASHINGTON, D.C. – U.S. Senator Tammy Baldwin (D-WI) and Representative A. Donald McEachin (D-VA) today reintroduced legislation that provides a better deal for young Americans by improving health coverage affordability while maintaining Affordable Care Act protections and access to essential services. With the *Advancing Youth Enrollment Act*, nearly 5 million uninsured young adults could be eligible to receive additional financial support to help reduce their monthly health insurance premiums and out-of-pocket costs.

“More Americans are uninsured today than when President Trump took office and his administration continues to make it harder for people to get the quality, affordable health care coverage they need. My legislation will help reduce health insurance premiums and out-of-pocket costs for young adults and make it easier for them to get quality, affordable health care coverage,” **said Senator Baldwin**. “As Americans begin signing up for quality health care coverage this week through the Affordable Care Act, we can do more to expand access and lower costs. Making health care more affordable for younger adults with targeted tax credits can help ensure that they sign up for quality coverage, which will help strengthen the Marketplace and help lower costs for all.”

“It is imperative that young Americans have affordable, comprehensive healthcare,” **said Congressman McEachin**. “Between soaring housing costs,

crushing student debt, and job insecurity, young people often have a hard time affording adequate health insurance. I am re-introducing the AYE Act with Senator Baldwin to reduce healthcare costs so that millions more Americans, including individuals with chronic and pre-existing conditions, will be able to afford the high-quality healthcare plans they need. By incentivizing young adults to participate in the individual marketplace, the AYE Act will not only get more young people covered, but also help older enrollees by stabilizing the marketplaces and reducing premiums for everyone.”

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. Under the *Advancing Youth Enrollment Act*, a young person enrolled through the marketplace would see their cost for a silver plan go down by about \$55 a month, or about **\$650 a year**. They’d pay \$98 a month for a silver plan instead of about \$153 a month. In addition, no one would lose coverage for having a pre-existing condition, nor would they have to forfeit essential health benefits provided by the Affordable Care Act to make their policies more affordable.

“Every day, we hear from young people who understand the importance of getting covered to protect themselves and their health, but are struggling to make ends meet. We know that young people are uninsured at higher rates, have lower incomes, and tend to struggle with navigating the complexities of health insurance more than their older counterparts. By making coverage even more affordable for young people, we can improve coverage rates and affordability for the nation’s most uninsured age group. By bringing more young people into the individual market, the AYE Act is a smart solution to improving affordability, and strengthening the ACA for everyone,” **said Erin Hemlin, Health Policy and Advocacy Director, Young Invincibles.**

“The *Advancing Youth Enrollment (AYE) Act* is smart, badly needed legislation that

will help young adults afford the health coverage they need, especially during the crucial years when they are starting families,” **said Kristin Rowe-Finkbeiner, executive director and CEO of MomsRising, the online and on-the-ground organization of more than one million mothers and their families.** “When adults have health insurance, they can more easily get the preventive, routine and other care they need, which helps them to better care for their children. It is deeply concerning that in both 2017 and 2018, the rate of young adults without health insurance increased. The *AYE Act* can help reverse that by making health insurance plans more affordable for young people, many of whom are just joining the workforce, have low incomes, and are starting families. We commend Sen. Tammy Baldwin (D-WI) and Rep. Donald McEachin (D-VA) for introducing and championing this bill.”

Support for the legislation includes Young Invincibles, Shriver Center on Poverty Law, MomsRising, Community Catalyst, ACA Consumer Advocacy, Out2Enroll, GLMA: Health Professionals Advancing LGBTQ Equality, Asian & Pacific Islander American Health Forum, NAMI (National Alliance on Mental Illness) Texas, the Hemophilia Federation of America, Black Women’s Health Imperative, National Council of Jewish Women, Center for Public Policy Priorities, and ACASignups.net.

The legislation is cosponsored by Senators Cory Booker (D-NJ) and Angus King (I-ME).

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

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