

Orlando Sentinel

REACHING 1.3 MILLION PEOPLE WEEKLY IN PRINT AND ONLINE

Could viral video lure tourists?
Kassab, B6



Medical coverage: Ages 19-29 'critically at risk'



JACOB LANGSTON/ORLANDO SENTINEL

Michele Townsend, 22, said she let an infection linger for 3 weeks because she lacked insurance and feared she would face bills she couldn't afford.

YOUNG WORKERS COME UP SHORT ON HEALTH CARE

By Erik Maza | SENTINEL STAFF WRITER

At an after-hours clinic for the uninsured in north Orlando, they are numbers 13 and 14 in a line of 25 people.

She is a 47-year-old bus attendant who came in for chronic migraines. He is 20, a student at a local technical school, probably nursing an ulcer.

Kimberly Anderson and Wes Young are mother and son. And one of the surprises in the health-care-reform debate is that of the estimated 45 million Americans without health insurance, more look like Wes than Kimberly.

Even though Floridians ages 19 through 29 make up only 14 percent of the population, they are 25 percent of all uninsured, the largest of all age groups in that situation, census data show. Of the 2.4 million Floridians in that age group, an estimated 915,000 are uninsured, according to U.S. census data.

And a national study released Thursday by the private research group Commonwealth Fund pegged the number of uninsured young adults in 2007 at 13.2 million — up from 11 million in 2000.

That the youngest segment of the adult population is forgoing regular doctor visits and delaying urgent medical care for lack of insurance worries health experts, who say if the trend persists it could mean a sicker country in the future.

PLEASE SEE **UNINSURED, A14**

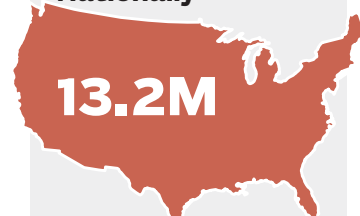
Uninsured

Young adults ages 19-29 are the highest proportion of uninsured in Florida. Though they made up 14% of the population, a quarter of them lacked health insurance.

19-29-year-olds (14% of population)	915,000	25%
30-39-year-olds (13% of population)	662,000	18%
40-49-year-olds (15% of population)	643,000	17%
50-59-year-olds (13% of population)	442,000	12%

SOURCE: U.S. census ORLANDO SENTINEL

Nationally



Uninsured, ages 19-29, in 2007, according to the Commonwealth Fund

\$392

Average monthly health-insurance premium for an individual

\$1,057

Average monthly health-insurance premium for a family of 4

UNINSURED

FROM PAGE A1

"This is an age group that's very active, has a sense of immortality; they don't worry about getting sick or getting hurt, but they are at high risk for medical problems. If they don't have health insurance to cover those issues, they're critically at risk," said Bob Wirag, director of University of Central Florida Health Services. "This is when health behaviors are at a formative stage, and if they ignore good health practices, the consequences may affect them for the rest of their lives."

With Congress in recess until September, the debate during the next month is likely to focus on who would gain the most from reform legislation. This much is clear: Young adults such as Young stand to benefit significantly.

'Can live with being sick'

Young started showing signs of an ulcer about six months ago, and soon after that, his work as a parking attendant in Downtown Disney was cut to a couple of days a week.

His job offers health benefits, but they are unaffordable at his salary of \$7.50 an hour, and deductibles are high.

"I can live with being sick to a certain extent, but I can't live without food or a place to stay," he said.

At Florida Hospital's Community After Hours Clinic, Dr. Carol Mancero told Young that punting on urgent health care with home remedies and a can-do attitude for his stomach problems could have become dangerous had he not come to the clinic when he did.

Even this visit — which cost a total of \$45 for lab work and drugs — left his checking account overdrawn by \$12.

"I wish I could say my health wasn't an afterthought," he said. "It's an affordability issue." Most young adults are entering the work force at a time when jobs are harder than ever to come by. The unemployment rate in June for people ages 20 to 24 is 16 percent, six points higher than last year, labor statistics show. Many jobs don't offer benefits, and private-insurance premiums continue to rise. In 2008, the average monthly premium for an individual health-insurance plan was \$392, and \$1,057 for a family of four, according to an annual survey by the nonprofit Kaiser

Family Foundation and the Health Research and Educational Trust.

Michele Townsend, a 22-year-old maid at an International Drive hotel who describes herself as "a pretty healthy person," ignored a urinary-tract infection for three weeks because she had to pay her bills.

"I had to work. And basically I haven't been to the doctor in a long time," she said. "I was afraid they were going to diagnose me with a lot of different problems, and I wouldn't have had money to afford it. That's why I was putting it off."

Ultimately, she paid \$89 for a clinic visit and drugs for the infection. She's now trying to get a second job so she can afford the hotel's insurance plan at her salary of \$8 an hour.

Young subsidize old?

The crush of uninsured young adults could have major implications for health-care reform, said Paul Duncan, a professor at the University of Florida, and one of the authors of a 2004 survey that analyzed health insurance in the state.

One of the principles of insurance is that people who don't use services regularly — such as the young, who use them mostly for urgent care — keep premiums constant, and in effect subsidize lower costs for older and chronic users of those services.

Under the reform bills in Congress, Medicaid would be expanded to include childless adults who have incomes less than 133 percent of the federal poverty level — or about \$14,400 a year; children could remain dependents until age 26; premiums would be capped; and insurers wouldn't be able to exclude people or charge more if they have pre-existing conditions such as asthma or diabetes.

Nearly 2 million Floridians would gain coverage under the House's proposed Health Choices Act by 2013, according to Families USA, a consumer-advocate group.

"The idea that we can get away with not covering this age group doesn't make sense in the long run," said Sara Collins, one of the authors of the Commonwealth Fund study that first looked at the young uninsured. "There's a need to have regular access to health care to develop healthy behaviors that'll last over your lifetime. It's a strategy for maintaining long-term population health."

Erik Maza can be reached at 407-540-3531 or emaza@orlandosentinel.com.

Low-cost or free care for uninsured

See a fuller list online at OrlandoSentinel.com/health

■ **Community After Hours Clinic**, Florida Hospital's walk-in clinic for the uninsured, sees patients Tuesdays and Thursdays at 5 p.m. Only 25 patients a day; 2604 N. Orange Ave., Orlando; 407-303-7298.

■ **Primary Care Access Network (PCAN)**, a referral service, is a collaboration among Orange County government, community agencies and hospitals;

407-836-7226 or pcanorangecounty.com
 ■ **Orange Blossom Family Health Center** provides medical, dental and mental-health services on a sliding scale for the uninsured. Its mobile medical unit serves Orange, Osceola and Seminole counties. 232 N. Orange Blossom Trail, Orlando; 407-428-5751.

■ **Central Florida Family Health Center**, a Seminole County clinic, offers medical services on a sliding scale. With locations in Orange as

well. 2400 State Road 415, Sanford; 407-322-8645.

■ **Northeast Florida Health Services** is a low-cost clinic for Volusia residents, with locations in Pierson, DeLand and Deltona. 114 N. Volusia Ave., Pierson; 386-749-9449.

■ **Osceola County Health Department** offers affordable primary-care services on a sliding scale. With another location in Poinciana. 1875 Boggy Creek Road, Kissimmee; 407-343-2000.

YOUNG WORKERS COME UP SHORT ON HEALTH CARE by Erik Maza

“Young Workers” was one of the last stories I reported at the *Sentinel* this summer, and my second A1. I wrote it because in all the hubbub over health reform this summer, the phrase “young invincibles” acquired a newfound currency among pundits and pols. Ostensibly, young Americans are healthy and active, and don’t really need health insurance. But while I’m sure there are a bunch of 22-year-olds who say they don’t need health insurance, the underlying reality is that there are many more who do in fact need it. Their health needs arrive quietly and unexpectedly, like car bombs. Young adults have the highest rate of emergency department visits of all age groups, according to the National Center for Health Statistics. After being phased out of my parents’ health insurance this Spring, I was one of them. I ended up paying \$200 for a strep infection exam at some clinic in Orlando. If I’d been unemployed, I probably couldn’t have afforded it. For the story, I interviewed many more young Floridians who were in the same boat - doing internships, part-time and other entry-level jobs that in this economy no longer offer health benefits. I worked with the Census Bureau to customize data sets specific to the 19-29 age group, both for Florida and the United States; and also compiled all the other numerical data that appears in print. In my work, my eye often veers to counterintuitive stories. That I also had a personal stake in this one, made it all the more memorable.

This article, which originally ran on August 7, 2009, has been reproduced in its entirety on our website with permission from *The Orlando Sentinel*.