

Dependent Insurance Coverage is Critical for Young Adult Cancer Patients & Survivors



The health care law has several provisions that help prevent individuals from experiencing gaps in health insurance coverage, including the requirement that private health insurance plans allow dependents to remain on their parents' insurance until age 26. This provision is important for keeping survivors of childhood and young adult cancer insured, and helps to ensure young adults receive preventive services and screenings. This provision is a crucial patient protection that must be a part of a health care system that works for cancer patients and survivors.

What is the Current Requirement for Coverage of Dependents Up to Age 26?

All private health insurance plans must allow dependents up to age 26 to stay on their parents' insurance plan. Plans and/or employers have the option of allowing dependents to stay on plans beyond age 26. Research has shown that this requirement has resulted in significant increases in insurance coverage for young adult cancer survivors ages 18-25.¹

Why do Young Adults Experience Gaps in Coverage?

Young adults are particularly vulnerable to gaps in health insurance coverage. According to the U.S. Census, in 2009, 15 million individuals age 19-29 were uninsured – roughly 30 percent of that age group.² These gaps in health insurance coverage range anywhere from a few months to years of being uninsured. Young adults experience coverage gaps because many of them are still in school, have temporary or seasonal employment, have employers that do not offer health insurance or do not earn enough to be able to afford health insurance.

Young adult cancer patients and survivors are particularly vulnerable to being uninsured for several reasons: they become unable to work or must reduce hours because of their treatment or side effects; they must move closer to their treatment facility or near a caregiver; or costs have left them unable to afford premiums. Before 2010, young adult cancer survivors also had significant problems finding and affording health insurance because plans were allowed to reject them or charge them more money for their pre-existing condition.

Why is it Important to Prevent Gaps in Coverage?

At every level of education, individuals with health insurance are about twice as likely as those without it to have access to critical cancer early detection procedures.³ Uninsured Americans are less likely to get screened for cancer, more likely to be diagnosed with cancer at an advanced stage and less likely to survive that diagnosis than their insured counterparts.⁴ Even gaps in coverage for a few years in young adulthood can cause problems like missing important cancer screenings and missing the HPV vaccine, which must be administered by age 26. In fact, research shows that the dependent coverage requirement led to increases in initiation and completion of the HPV vaccine,⁵ and increases in early-stage cancer diagnosis⁶ among young adults age 19-25.

It is also especially important that individuals with cancer and cancer survivors not experience gaps in health insurance coverage. Individuals with cancer need regular access to care and cancer treatment services. When access is disrupted the effectiveness of the treatment may be jeopardized and the individual's chance of survival may be significantly reduced. Evidence-based protocols for chemotherapy and other cancer treatments often require a proscribed timeline. Interruptions to this timeline because of coverage gaps can be detrimental. A gap in coverage can also cause a fatal delay in

starting recommended treatment. For example, research shows that delays in starting chemotherapy for breast cancer patients result in adverse health outcomes.⁷

¹ Parsons HM, Schmidt S, Tenner LL, Bang H, Keegan TH. Early Impact of the Patient Protection and Affordable Care Act on Insurance Among Young Adults with Cancer: Analysis of the Dependent Insurance Provision. 2016 Jun 1;122(11):1766-73. doi: 10.1002/cncr.29982.

² Collins SR, Garber T, Robertson R. Realizing Health Reform's Potential: How the Affordable Care Act is Helping Young Adults Stay Covered. The Commonwealth Fund. May 2011. http://www.commonwealthfund.org/~media/files/publications/issue-brief/2011/may/1508_collins_how_aca_is_helping_young_adults_reform_brief_v5_corrected.pdf.

³ Ward E, Halpern M, Schrag N, Cokkinides V, et al. Association of Insurance with Cancer Care Utilization and Outcomes. CA: A Cancer Journal for Clinicians, 2008;58: 9–31. doi:10.3322/CA.2007.0011.

⁴ *Id.*

⁵ Lipton BJ, Decker SL. ACA Provisions Associated with Increase in Percentage of Young Adult Women Initiating and Completing The HPV Vaccine. *Health Aff (Millwood)*. 2015 May;34(5):757-64. doi: 10.1377/hlthaff.2014.1302.

⁶ Han X, Zang Xiong K, Kramer MR, Jemal A. The Affordable Care Act and Cancer Stage at Diagnosis Among Young Adults. *J Natl Cancer Inst*. 2016 May 2;108(9). pii: djw058. doi: 10.1093/jnci/djw058.

⁷ Chavez-MacGregor M, Clarke CA, Lichtenstajn DY, Giordano SH. Delayed Initiation of Adjuvant Chemotherapy Among Patients with Breast Cancer. *JAMA Oncol*. 2016;2(3):322-329. doi:10.1001/jamaoncol.2015.3856.