

Youth Is Not a Pre-Existing Condition

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For most of my life, I have been uninsured.

My dad, who had covered me on his policies, would change jobs often, resulting in huge gaps between different insurance companies. More often than not, traditional doctor worries wouldn't scare me; the question of whether I actually had insurance would.

My story isn't anything original, though.

The barriers to entry for health insurance are so high that many youth simply go without. It's not that we don't want it: we're perfectly aware we're not invincible. We're just priced out of the market. I suppose that's why you never see any "Blue Cross Means Bitchin' Coverage!" ads, targeted at a younger demographic.

A recent study ([PDF](#)) by the AFL-CIO found that a whopping 31 percent of young workers are uninsured. Moreover, young blue-collar workers go uninsured 40 percent of the time. The key barrier to entry for healthcare? You guessed it: cost.

How about those lower-priced options, like otherwise-unfortunately-named catastrophic coverage? Usually, they're not so good.

"[Insurance companies] would quote you a ridiculously low price but when you read the fine print, the coverage was very little and the out of pocket expenses were ridiculous," Erinlynn Scott says.

A self-employed dance teacher, Ms. Scott must purchase an unsubsidized policy. Due to medical issues and a pre-existing condition, she has been denied coverage by many insurers and is forced to pay dramatically high premiums for lackluster coverage.

Although Aetna denies many procedures, such as blood work, she knows there is no way around the high monthly fees and uncovered treatments and pays into her policy every month.

So what do we do when something goes really wrong. What if we're in an accident?

According to some EMTs, you could just choose not go to the hospital. Erin Mazursky found that out the hard way.

After a car accident, the EMTs gave her a choice of whether or not she wanted to be brought to the hospital, even though she was badly injured. "I was really confused as to why I wouldn't go to the hospital, considering my condition," Ms. Mazursky said, "and realized later on that the question was posed because they wanted to know if I

had healthcare."

If she didn't have healthcare at the time of the accident, the ambulance trip to the hospital and ER visit would have cost her about \$2,000.

Ms. Mazursky is currently freelancing and covered by COBRA, but fears for the day when her COBRA coverage runs out. She would "rather go into debt than not have any coverage at all," echoing the sentiments of many, contrary to the common perception of young people as daredevils and "invincibles."

Her fears aren't unfounded: young people find themselves having to walk the tightrope of living on lower incomes without the safety net of coverage all too often. Without reform, this vicious situation shows no signs of stopping.

Sooner or later, the tightrope will shake -- then what do we do?

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