

FACTSHEET: Young People Are Enrolling, Benefiting with the Affordable Care Act

As the open enrollment period of the Affordable Care Act (ACA) reaches the halfway mark, Millennials and their families are beginning to see the benefits of enrolling in the exchanges as an affordable way to achieve quality health care.

The Department of Health and Human Services (HHS) has released enrollment numbers indicating that nearly 2.2 million Americans have selected Marketplace plans from Oct. 1 through Dec. 28, 2013, of which 30 percent are young Americans.

Here's how the ACA impacts Millennials:

- **The Affordable Care Act saves money.**
 - Because of price competition among health plans in the Marketplace, the federal government stands to save about \$190 billion over the next 10 years. ([Center for American Progress](#))
 - More than 17 million Americans will be eligible for premium tax credits in 2014. ([Kaiser Family Foundation](#))
 - Nearly half—46 percent—of single Millennials, who are uninsured and may be eligible for coverage in the Health Insurance Marketplace, can buy health insurance for \$50 or less per month or less. ([Health and Human Services](#))
 - Seven out of 10 Millennials can buy an ACA plan for less than their phone bills and under \$100 per month. ([Generation Progress](#))
- **Young Americans view health care as highly personal and important.**
 - Nearly 2.2 million Americans have enrolled through the exchanges and have active health insurance as of Jan. 1, 2014, and 30 percent of those enrollees are under 34 years old. ([HHS](#))
 - 63 percent of Americans say they are likely to get health insurance in 2014. ([Gallup](#))
- **Millennials see why Obamacare works for young Americans.**
 - 3.1 million young Americans are able to stay on their parents plan until the age of 26, like Justine Ula who is battling cancer but is able to stay on her parents' plan. ([Generation Progress](#))
 - Lucy Kidd, 24, only pays \$34 per month for health care that covers her pregnancy bills. ([Generation Progress](#))
 - David Moyer, 27, was able to enroll for a Silver plan worth \$43 for both he and his wife. ([Generation Progress](#))
 - Eric Hogan, 33, was without health insurance for two years. Through the Affordable Care Act, he was able to buy a plan for \$145 per month with subsidies. ([Generation Progress](#))
 - John Canales Gorczynski, 32, was able to keep his doctor—and at a lower price—thanks to Obamacare. ([Generation Progress](#))
 - Yihui Chen, 30, has been uninsured but now has health care for only \$64 a month. ([Generation Progress](#))
 - Leslie Foster, 29, pays only \$62 per month for care more extensive than his previous plan. ([Generation Progress](#))
 - Daniel McNaughton, 22, bought a Gold plan through the exchanges for just \$70. ([Generation Progress](#))
- **Massachusetts experienced delayed enrollment for young residents.**
 - In the first four months of enrollment in Commonwealth Care — the Massachusetts health care exchange for subsidized care — 15,560 of an estimated 80,000 uninsured who qualified for coverage signed up. ([The Massachusetts Health Policy Forum](#))
 - The road to nearly universal coverage was gradual, as enrollment did not fully ramp up until almost a year after the initial rollout. ([Generation Progress](#))
- **Obamacare provides much needed protections to consumers.**
 - Insurance companies are now required to cover women's preventive care with no additional costs or co-pays. ([Generation Progress](#))
 - Individuals will not be denied or lose coverage due to a pre-existing condition. ([Generation Progress](#))
 - Before Obamacare, 15 percent Americans went without health care—a status quo that was unacceptable. Now, most of the uninsured will be able to get coverage. ([Wall Street Journal](#))