



A Reevaluation of the Effects of State and ACA Dependent Coverage Mandates on Health Insurance Coverage

Background

- Absent mandated coverage laws, either at the state or federal level, an individual would typically age out of their parent's health insurance coverage at 19. The Affordable Care Act (ACA) raised that age out date to 26.
- Some states also set a higher than 19 age out rate for various ages and conditions, independent of the ACA.

Study Overview

- The authors examine state and federal health insurance coverage mandates for young adults using a new analytical perspective and newly available accurate data on state mandates.

Key Takeaways

- The impact of the state mandates was substantive and concentrated among young adults between ages 19 and 23.
- The dependent coverage rose by 3.9 percentage points and overall coverage rose by 3.3 percentage points.
- Crowd-out of coverage through young adults' own jobs was negligible.
- For those above 23, they found little evidence of changes in coverage.
- The results suggest that eligibility restrictions played important roles in limiting the scope of the state mandates, but they can be practical and effective tools for policymakers looking to ensure or expand coverage for young adults in the face of uncertainty about the ACA.

Learn More

- Barkowski, S., McLaughlin, J.S. and Ray, A. (2020), A Reevaluation of the Effects of State and ACA Dependent Coverage Mandates on Health Insurance Coverage. *J. Pol. Anal. Manage.* doi:10.1002/pam.22220
- <https://doi.org/10.1002/pam.22220>