Court-Upheld Health Coverage is Necessity for Young Patients

Lisa Barkley
University of Central Florida

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Court-Upheld Health Coverage is Necessity for Young Patients

The recent U.S. Supreme Court decision upholding health care coverage established in the Affordable Care Act caused me to reflect on the impact this law has on the patients I serve.

As a specialist in adolescent and sports medicine, I saw the need for health care reform reflected in the concerned voice of a former student and patient I'll call Jen.

“OK, Doc, what do I have to do to continue my medical care when I get home?” she asked in the spring of 2010, days before her college graduation. Not since her freshman year had she been so anxious and unsure of herself and her health care.

As her team physician, I had watched her grow over the past four years, adeptly handling the challenges of college, playing softball and managing a chronic medical condition we diagnosed in her junior year. She was worried about not having health insurance coverage at her future coaching job.

How would she receive continued medical care? I told Jen about a new health care law starting soon that would allow her to stay on her parent’s health-insurance plan until she were 26 years old, and would ensure that her pre-existing medical condition couldn’t be used as a reason to deny health coverage.

The Affordable Care Act allows for these provisions, and has helped young adults such as Jen manage their health care. In fact, a December 2011 report from the U.S. Department of Health & Human Services found that an additional 2.5 million young adults ages 19 to 25 have been covered by insurance since the ACA was signed into law.

This type of coverage is crucial for young adults. When it comes to health care, young adults ages 18-24 are among the most underserved age group across the human life
cycle, according to the Center for Adolescent Health & the Law, and a 2012 report from the National Adolescent and Young Adult Health Information Center.

Since most of this population starts out in entry-level employment – if they can even find jobs – many have no health insurance offered at work or the cost is prohibitive for them.

As a result, many suffer from poor health outcomes when they are just starting their adult lives. The ACA provision providing an annual no-cost preventive health visit will allow these young adults to at least be seen by a health care provider for screenings to address health concerns before they become health problems.

In addition, about 20 percent of young adults have a chronic medical condition like Jen does. Delaying and deferring care due to cost negatively affects chronic medical conditions, further diminishing good health.

An additional challenge for young people is finding a health care provider, particularly one who feels comfortable managing the unique health care needs of adolescent and young adults. The expansion of health-insurance benefits will mean a higher demand for primary care physicians, who already are in shortage.

The American Association of Medical Colleges estimates that the nation will need approximately 91,500 more physicians by 2020, with about half of them needed in the primary-care fields.

The UCF College of Medicine was created to help address that physician shortage. At ultimate enrollment, we will be educating 480 would-be physicians a year and we are in the process of developing residency-training programs in internal medicine, surgery and psychiatry to provide graduate medical education for these young physicians.

Two years ago, Jen and I worked together to develop a health care plan for her immediate future, and I remember her thanks and the smile she mustered as she walked out of my office for the last time. I often think of her and my other patients and hope they are doing well and have the opportunity to give their talents to the world.

Young adults are our future and deserve the chance to be launched into the workforce with a fighting chance to make a difference – and being healthy is an essential component to meeting that goal.
UCF Forum columnist Dr. Lisa Barkley is the assistant dean for Diversity and Inclusion and an assistant professor of medicine in the University of Central Florida’s College of Medicine. She can be reached at Lisa.Barkley@ucf.edu.