



For Immediate Release  
March 25, 2011

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**PROTECTING CHILDREN AND YOUNG ADULTS**  
**Statement of Kentucky Voices for Health**  
**on the First Anniversary of the Affordable Care Act**

March 23 marks the one-year anniversary of the Affordable Care Act being signed into law. Now that health reform is the law of the land, Kentucky Voices for Health believes it is time to move forward to protect children and young adults.

Moving forward means giving security to families by prohibiting insurers from denying health insurance to children just because they have a pre-existing condition. Moving forward means giving recent college graduates the peace of mind that they can get coverage even if they haven't found a job. It means young people know that they will never again be denied care because of pre-existing conditions or have their coverage dropped because they got too sick. It's time to move forward. Our children and young adults cannot afford to go back.

The Accountable Care Act provides a number of important protections to children and young adults.

- **The Affordable Care Act bans insurers from denying care to children because of a pre-existing condition.** As many as 17 million children under the age of 18 have some type of pre-existing condition. The Affordable Care Act prohibits health insurers from denying these children care because of a pre-existing condition. The new law gives the parents of these children the peace of mind that they will be able to obtain care.
- **The Affordable Care Act allows young adults to stay on their parent's coverage.** The law requires health plans to allow an estimated 16,800 young adults (up to age 26) in Kentucky to remain on their parents' insurance policy at the parents' choice. This means the young Kentuckians—and their parents—have the peace of mind of knowing they have coverage whether or not they can find a job with health benefits right after they graduate from college.
- **The Affordable Care Act provides young adults with security.** The Affordable Care Act ends some insurance practices that discriminate against young people. Already, the law bans insurance companies from dropping coverage when someone gets sick and excluding children with pre-existing conditions from coverage. Those protections will be extended to everyone in 2014.

- **The Affordable Care Act ensures free preventive services to encourage early treatment and detection.** Many young Kentuckians may be eligible for some preventive services at no additional cost, meaning a co-payment, co-insurance or deductible will not be required to obtain these services. These services include: blood pressure, diabetes and cholesterol tests; cancer screenings; routine vaccinations; well-child visits; and counseling on healthy lifestyles.

College students like Nick Harper, a senior at Bellarmine University, Louisville, are pleased with the new provisions. Five years ago, at age 15, Harper was diagnosed with leukemia and non-Hodgkins lymphoma.

"As a former cancer patient, I know that I'm considered a high risk by insurance companies. It just lets me know that I'm going to be okay until I can get on my feet and find a career where I can get insurance through an employer."

Detailed information about the Affordable Care Act and its impact on Kentucky is also available in *The New Health Reform Law: What It Means for Kentuckians*, an issue brief prepared by Kentucky Voices for Health that can be downloaded at <http://kyvoicesforhealth.com/reform.html>. The brief was produced to help Kentuckians understand the health reform law. It includes a basic timeline of what will happen when under the new law, frequently asked questions and resources for further information

Kentucky Voices for Health seeks to work with communities and organization partners to broaden awareness of health care issues. KVH maintains a speakers' bureau of coalition members available to attend meetings and events to provide information about KVH's priorities as well as the provisions of the Affordable Care Act. A speakers' bureau request form can be accessed from <http://kyvoicesforhealth.com/speakersbureau.html>.

Kentucky Voices for Health is a broad coalition of nearly 100 organizations working to improve Kentuckians' health and health care coverage. The coalition's leadership team is composed of representatives from AARP Kentucky, Advocacy Action Network, American Cancer Society, American Heart Association, American Lung Association, Catholic Conference of Kentucky, Covering Kentucky Kids and Families, Kentucky Council of Churches, Kentucky Equal Justice Center, the Kentucky Injury Prevention and Research Center, and Kentucky Youth Advocates. Kentucky Voices for Health receives grant funding from the Public Welfare Foundation through the Foundation for a Healthy Kentucky.

***Kentucky Voices for Health: Building a healthy Kentucky together.***

We're a coalition of concerned Kentuckians who believe that the best health care solutions are found when everyone works together to build them. Right now, families and businesses in every county are facing rising costs, and too many of us go without needed health care. Healthy families create healthy economies. And a healthy Kentucky economy is something we all want. So we're working step by step to build a healthier Kentucky for our families, our children and our grandchildren.