The Insure Thing

Young adults with HIV often lack medical insurance in the time between living with their parents and striking out on their own. We've got you covered.

January 1, 2008 By Nicole Joseph

When Sasha, 26, from San Francisco, graduated from college this past June, his excitement turned to nervousness. Sasha, who asked that his last name not be used, faced a daunting reality: His school-issued medical coverage would be ending in the fall. Diagnosed with HIV in 1999, Sasha wasn't all that worried about getting his HIV meds, which are covered by the AIDS Drugs Assistance Program (ADAP). But he was anxious about how he would manage his health while working at a temporary job that didn't provide medical coverage. "I wondered what would happen if I got sick or had an emergency," he says.

Sasha heard from a friend that certain insurance conversion plans could allow him to keep his coverage, so he called his insurance company to investigate. He was able to convert his school plan into an individual plan, which he hopes will keep him covered until he gets a job with medical insurance.

His situation is increasingly common: As early-twenty-somethings make the official transition into adulthood, many of them find that they've been kicked off their parents' health plans or their school plans, and they face months—even years—without adequate coverage. Though young adults constitute only 17 percent of the population under the age of 65, they make up about a third of that group's uninsured portion.

"Young people may be making difficult choices in how they spend their first paychecks," says Susan M. Pisano, spokesperson for the American Health Insurance Plans, an insurance trade association. "And there hasn't always been flexibility for insurers to offer coverage on a basis that might appeal to people [in their 20s]."

The insurance gap can be particularly scary for someone living with HIV: According to the CDC, about 13 percent of people diagnosed with HIV or AIDS in 2004 were between the ages of 13 and 24. How can young HIV-positive people ensure that they get the care they need? Check out these tips:

- Try to minimize uninsured time between coverage. A break of 63 consecutive days without insurance means that you can lose your health insurance rights under HIPAA, the Health

Insurance Portability and Accountability Act—and makes resuming coverage more difficult.

- Look for insurance programs sponsored by college alumni associations. Many alumni groups have created partnerships with insurance companies to provide affordable health care plans for their graduates.
- Check to see if your state has a health insurance pool for “high-risk” individuals. Most insurance companies can limit coverage for people with “pre-existing conditions,” and state pools have insurers who will provide policies for coverage seekers deemed high-risk. Visit the National Association of State Comprehensive Health Insurance Plans (naschip.org) for more information.

© 2026 Smart + Strong All Rights Reserved.
http://beta.docker.poz.com/article/medical-insurance-aids-13788-3470