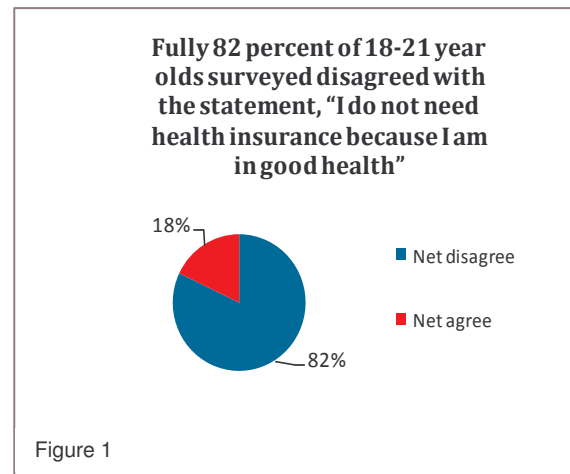


UNITEDHEALTHCARE YOUNG ADULTS & HEALTH INSURANCE SURVEY FACT SHEET

Young Adults Recognize the Importance of Having Health Insurance, and 51 Percent Disagreed With the Suggestion That After Graduation Their Money Would Be Best Spent on Something Other Than Health Insurance

- Fully 82 percent of 18-21 year olds surveyed disagreed with the statement, *"I do not need health insurance because I am in good health,"* dispelling a long-held notion of "invincibility" attributed to this younger generation. (Figure 1)
- Fifty-one percent of the young adults surveyed disagreed with the suggestion that after graduation *"my extra money will be best spent on something other than health insurance"* while 49 percent agreed in spite of their recognition of the need.
- Still, more than two-thirds (68 percent) of those polled said in response to a separate question that when looking for that first job (or others later on), *"Health insurance will be equally as important as my salary or other benefits."* This prioritization was widespread, with majorities of all demographic groups placing paychecks and health insurance on equal footing.



College Students Acknowledge Ignorance and Ill-Preparation About Health Insurance Options Following Graduation

- Two-thirds (67 percent) of young adults currently enrolled either full-time or part-time in some type of educational institution confessed that they have given precious little or no thought at all as to how or where they will obtain health insurance after finishing school. This number is even higher among those students who are currently enrolled in their parents' health insurance plans, 72 percent of whom admit having paid scant attention to the issue. (Figure 2)

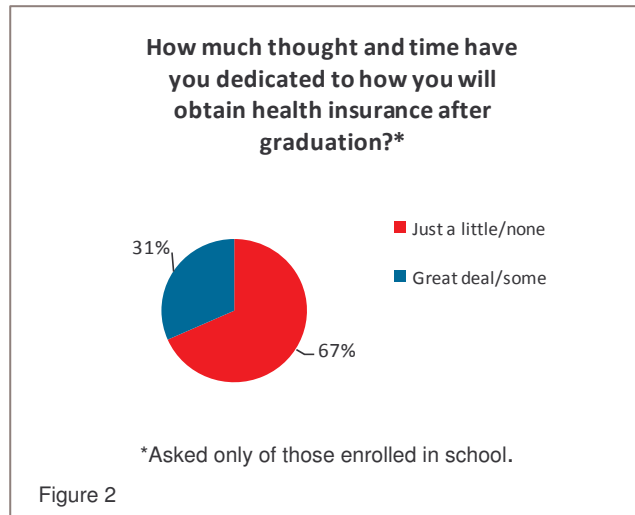
When asked how prepared they feel mom and dad, and teachers and administrators have helped them to become on health insurance, these young adults give failing marks to both audiences, although they were more charitable toward their parents.

- While a majority (55 percent) of 18-21 year olds felt that what they learned at home about health insurance left them ill-equipped on the matter, more than three-quarters (78 percent) believed that what was taught (or not) in school about it was insufficient.

Pop Quiz Stumps 18-21 Year Olds; Young Adults in the Dark About Their Current Health Insurance, Let Alone Options for the Future

Among the 752 respondents enrolled in their parents' or schools' health insurance policies, 26 percent admitted they did not know when their eligibility to continue on those policies would end.

- Of the 31 respondents *with school-administered plans*, just 42 percent said their enrollments would terminate upon graduation. An additional 19 percent believed that their coverage would end a few months after graduation, and 13 percent thought their qualifications for school based-policies was contingent upon age, not enrollment in the school.
- Thirty-eight percent of the 721 respondents *on their parents' policies* said coverage for them would end when they donned a cap and gown and an additional 12 percent reported that they are would be entitled to coverage a few months after that. Another 23 percent believed that upon reaching a certain age they would become ineligible.



Most young adults in the survey admitted a lack of knowledge about their current coverage. Sixty-five percent of them disagreed with the statement, *"If someone asked me to explain my health insurance, I would be able to give a pretty good description of what is and what is not covered under my plan and what my obligations are under the plan."*

Short-Term Health Insurance a Little-Known Option for Most Young Adults

- Fully 83 percent of those surveyed said they were unaware of short-term health insurance policies (available for one to six months) for new graduates or people who are currently between jobs. Lack of knowledge was widespread, with majorities of all demographic groups admitting they had never heard of this type of product.
- Nearly the same number, 84 percent, of respondents who currently are on their parents' plans also said they had never heard of this type of product.

SURVEY METHODOLOGY

On behalf of UnitedHealthcare's Golden Rule Insurance Company, the polling company™, inc./WomanTrend added questions to a national online omnibus survey of 1,000 young adults aged 18-21. The survey was conducted from April 9 – April 14, 2009. Respondents for this survey were selected from an opt-in panel, and had expressed prior consent to participate in online surveys such as this. Measures were taken to control for gender (50 percent male, 50 percent female). The data are not weighted but the demographics of this audience closely match the overall population with respect to gender, region, and race. When a sample is based on a self-selected population and not a probability sample, no conclusions can be drawn with respect to sampling error. Similar to a traditional telephone survey, online polls are subject to many types of error.