



Elizabeth Hall  
Marietta, Georgia  
Winner – 2007 Vera Yip Scholarship  
Essay

*The Commonwealth Fund ([www.cmwf.org](http://www.cmwf.org)) recently released a report documenting the lack of health insurance coverage in the young adult population. This issue is of particular relevance to young adults impacted by cancer. For example, if you have cancer yourself, you may not have access to medical care because of no or low quality medical coverage. If you are the child of a parent with cancer, you may want to get regular screenings or genetic testing because of the type of cancer your parent had.*

*Think about how this issue relates to your personal experience with cancer. Now think about how you will convince one of the candidates running for President in 2008 to make health insurance for young adults a priority. You may want to learn how your state/community is dealing with this challenge. Please frame your response in the form of a letter to a potential candidate and explain how you would use your experience with cancer to persuade him/her.*

### Health Insurance and the Young Adult Population

An issue that is sure to cause anxiety among young adults is the state of their health insurance. If you are not from a wealthy family most of us do not have any coverage. The problem is having access to affordable health insurance to people in their late teens up to their early thirty's. College students have access to the insurance that the schools offer but it is not inexpensive to someone who is scraping together every cent to pay for his or her college expenses. Here at my school the cost for two semester of health insurance coverage is over \$750. Most students will not opt for the insurance because the funds are not in their budget.

My nineteen year old brother has a condition of abnormal skin cells that are precursors to skin melanoma. He has had several minor operations to remove the growths and will have to have check-ups with the doctor every three months for the rest of his life. But they can catch anything abnormal and removed it before it becomes life-threatening. It was a scare for him because one of the cancers our mom has is skin cancer and he has seen how debilitating the cancer has been in her body. After college he will not have insurance. He will have a large college loan to repay and most likely will not be able to afford a high health insurance premium. Later when he is established in his career it will most likely be easier for him to afford insurance or a company he works for will provide it. Without health insurance my brother will probably start missing his three month check-ups and jeopardize his health in the long run. If he falls ill later, because he will most likely have few assets to cover his medical costs, society will have to pick up the tab for very large medical expenses that could have been prevented by providing low cost insurance for young adults such as him.

I myself, being a female, should have regular mammograms and checkups for breast cancer since my mom has that type of cancer. But as with my brother I will probably not be able to afford the checkups or health insurance just after college because of the prohibitive cost. In fact I will not be able have coverage this my senior year because of my limited budget.

It is much more cost efficient to maintain good health and catch potential serious illnesses before they become life-threatening and require very expensive treatment. If young people had very reasonable health insurance coverage then they would be much more in a position to practice a preventable health program rather than just playing Russian roulette and hoping that you don't get some serious illness. This way of dealing with health issues is much more costly in the long run in terms of dollars and in the health of the general public. Any program that will screen and catch disease at an early stage will be a benefit to society.

**Ulman Cancer Fund 2007 Scholarship Winner**  
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I have seen the emotional and economic toll that a disease can have on a family and individuals. My parents have sold their house and all their assets to cover the medical costs of cancer. A young person just starting out in life would have very few assets to cover medical costs. Young families would be devastated and possibly never recover from huge medical debts due to a serious illness. Is this any way for a just and caring society to act? We hear constant talk of the problems for the American family. That it is under siege. The lack of medical coverage is a Sword of Damocles hanging over the head of young adults and young families. We can help these young families and young adults by providing inexpensive health coverage and making it a high government priority. America's young people are its future and investing in health coverage for these young people is an investment in America's future.