



JACL activechoicecampaign

JACL ACTIVE CHOICE

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On behalf of the Japanese American Citizens League (JACL) and JACL Health Benefits Administration, we would like to share some important information about health insurance options in California. Currently the landscape surrounding healthcare reform is drastically changing. Current legislation in Washington concerning healthcare reform is at a standstill, and the American public continues to be left in the dark about what exactly "healthcare reform" actually entails. Due to the current situation in the nation's capital, the American public has been forced to navigate the confusing and complicated details of health insurance policies. For those uninsured, the burden associated with high costs for catastrophic emergencies or pre-existing conditions could be solved with health insurance coverage.

The JACL Health Benefits Trust was founded in 1965 and was originally underwritten by what was then known as the California Blue Shield Company. At the time, many JACL members, particularly those who were self-employed, found it difficult to obtain affordable health coverage. An association of individuals, JACL Health Benefits Administrators, came together with Blue Shield of California to provide health insurance solutions for the community. Today JACL Health Benefits and Blue Shield of California are in their fourth decade of successful non-profit partnership.

In particular young adults, who are uninsured after graduating from college or are self-employed, are in need of affordable health insurance. According to a study by the Commonwealth Fund, *young adults are disproportionately represented among people who lack health insurance, accounting for nearly 30 percent of the 45 million uninsured people under age 65, even though they comprise just 15 percent of the population.* Here are some realities of insurance coverage amongst those aged 18 to 29:

- Between 2001 and 2003, nearly two-fifths of high school graduates who did not go to college experienced gaps in insurance coverage in the year following high school graduation, and one-third of college graduates had a time uninsured in the year following college graduation.
- Two-thirds of uninsured young adults had cost-related access problems (including failure to see a doctor for a medical problem, fill a prescription, see a specialist when needed, or attend a medical test, treatment, or follow up) in the past year, compared with one-third of those who were insured all year.
- Young adults without insurance are less likely to have a regular doctor than those who are insured all year.
- Half of young adults with any time uninsured had medical bill or debt problems, twice that of young adults who were insured all year. Of those who are uninsured, twenty-four percent had to change their way of life to pay medical bills.

Fortunately, JACL Health Benefits now offers a solid solution: the **Active Choice Plan**. The Active Choice health insurance plan, an *affordable* option created specifically to fit the needs of students and young professionals ages 18-29, includes: prescription coverage, medical coverage, accidental death coverage, national coverage, worldwide coverage, and personalized service. If you sign up for JACL membership, the Active Choice Plan is one of the most inexpensive individual health insurance options on the market:

- **\$110/month in Northern California**
- **\$108/month in Southern California**

JACL Health Benefits and Blue Shield of California, both non-profit organizations, are providing the Active Choice Plan as a community service to California members of the JACL, so there are no brokers or fees collected by JACL Health Benefits. With this plan, the options of culturally-sensitive customer service in English, Japanese, and Chinese are available. **The Active Choice Plan is a viable solution for young adults who seek to be socially responsible during this critical period of healthcare reform in our country.**

The JACL and JACL Health Benefits sincerely wishes to provide a health insurance option to the many Californians who are in need of an affordable solution. We encourage you to please visit www.jaclhealth.org or call the Trust office at 1-800-400-6633 for more information about this plan.