

And while they are generally healthier than older Americans, one unexpected illness or injury can quickly send an uninsured young person deep into long-term medical debt. Providing affordable health insurance options—including a public option—to all Americans, young and old, is not only the right thing to do, it will bring down the cost of coverage for everyone, provide families with peace of mind and ensure a healthier America. [America's Affordable Health Choices Act](#) (H.R. 3200), the

reform bill Democratic leaders in the House and I support, provides young adults with affordable, quality health insurance, including a convenient on-line marketplace to help them compare and shop for the best plan.

In addition to providing health insurance options, H.R. 3200 will **lower costs** for young adults by offering **free**

preventative care

and placing

a cap on what insurance companies can force you to pay

in out-of-pocket expenses, co-pays and deductibles. An all too common reason why young people go without health insurance is that they are booted off their parents' plans when they turn 19 or graduate from college. Our bill will help over one in three uninsured young Americans by

allowing them to remain on their parents' health plan until their 27th birthday

.As young Americans start their careers and take risks in the job market they should not have to put their health at risk too. Our bill

offers health insurance to those without job-based coverage

and provides

premium assistance

to those who still can't afford it. These provisions will enable young Americans to change jobs, career paths or start their own businesses without having to worry whether or not they will be insured.

Now that all congressional committees with jurisdiction have passed a version of a reform bill we are closer than ever to enacting meaningful reform to our broken health insurance system.

[Click here](#)

to learn more about America's Affordable Health Choices Act and listen to my recent Telephone Town Halls and interviews on health care reform.