



However, businesses in New Jersey supported the change because they weren't required to pay for new dependents. The insured, or their parents, can cover that cost, which lawmakers argue is cheaper than a new policy.

Ohio has no plans to follow that trend for fear of ballooning costs. Instead, the Department of Insurance wants to let small businesses offer insurance without some of the state-required coverage areas such as breast and cervical cancer screenings, AIDS treatment, alcoholism and kidney dialysis, among others.

More small businesses could afford to provide insurance with less mandated coverage, said Department of Insurance Director Ann Womer Benjamin.

Legislation for "mandate light" health insurance has stalled in the state Senate, she acknowledges.

"Our concern has been watching the trends, and more employers are going to decide not to offer insurance coverage because it's expensive," Womer Benjamin said. "That means more Ohioans won't have health insurance."

Womer Benjamin said many young people don't know about all the different options available. Health insurance companies like Medical Mutual and Assurant aggressively sell short-term policies for young people moving from their parents' policies or waiting for a workplace plan that may take a few months to kick in.

Young people can also use federal Consolidated Omnibus Budget Reconciliation Act, known as COBRA, to temporarily continue their parents' health care or a former employer's policy.

Many states, including Ohio, encourage younger adults to use health savings accounts that put money aside for future health-care needs.

"When you are in college, anything can happen," said Bernard Little, BGSU's student body president and a graduate of Cleveland's John Hay High School. He had been on his mother's policy, but he switched to school's policy this year.