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Having Health Insurance Is Attractive to Potential Mates

By [Ellen Chang](#)

NEW YORK (MainStreet) — [Having health insurance is an attractive quality that many Millennials are seeking when they are considering a significant other.](#)

In a recent survey of adults ages 18 to 25, 65% of them said they would be more attracted to someone if they knew they had health insurance coverage. The Millennials surveyed had purchased coverage through eHealthInsurance.com during the [Affordable Care Act's first open enrollment period](#).

"Really, it shouldn't be surprising that young adults are more attracted to people with health insurance," said Carrie McLean, director of customer care at eHealth.com, an online health insurance exchange based in Mountain View, Calif. "Who doesn't want to be able to say, 'Look, Mom and Dad, I'm dating someone responsible.'"

The sex appeal of health insurance has diminished since 2011, when 93% of people surveyed said it was an attractive quality.

Using government subsidies to help pay for health insurance was overwhelming popular with 70% of respondents in 2014 who said they were glad they had the option, compared to 64% during a 2012 survey.

"[College grads these days often carry a lot of debt into adulthood](#)," she said. "The last thing they need is to partner with someone who's bringing an additional burden of medical debt into a serious relationship or marriage."

The survey also showed that 49% of respondents report that they are currently working full-time, while 18% say that they are working part-time and 25% indicate that they are currently in school.

Only 5% report being unemployed. Nearly two-thirds or 65% of the respondents indicate that they are either in college currently or else graduated from college within the past two years.

Daniella DiMartino, a 26-year-old account executive at a public relations firm in Westchester, N.Y., said it is a positive trait that her boyfriend has a good health insurance plan from his job at a hospital working in IT management.

"My boyfriend of two and a half years has a great job and has great health insurance," she said. "I knew that going in. I am glad he has health insurance. If he didn't, it would mean he didn't have that great of a job and this wouldn't have worked out. You have to think of the future, no matter how far off it is."

A single person who has health insurance indicates to someone that he can take care of himself financially and believes health is important, said April Masini, a relationship expert and author who writes an advice column called "Ask April."

"It is much easier to be in an all-around healthy relationship with someone who takes care of themselves than it is with someone who doesn't," she said. "Whether it's your physical health or your mental health, the lighter your 'baggage,' the easier the compatibility factor will be. Health insurance owners are people who prioritize their health. This is a way to know if someone is compatible with you."

People who have health insurance are also likely planning ahead for the future, Masini said. If you want to meet, date and marry or get involved in a long-term committed relationship with someone, his or her health insurance policy indicates that person is thinking about a future.

A person with health insurance is less likely to mooch off of you, she said.

"When a single person has their own health insurance, it's a sign that he or she is independent and isn't looking to you to shoulder the burden of their health care they become sick, injured or in need of some catastrophic care," Masini said.

--Written by [Ellen Chang](#) for MainStreet

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