



DID YOU KNOW? Young Adults Have New Health Care Options in California



If you are one of the 1.2 million Californians ages 18-25 who does not have health insurance, you should know that health coverage options are available for you! Thanks to the federal Affordable Care Act, young adults under age 26 are eligible for health coverage under a parent's plan. Even if you have graduated from school, celebrated a birthday, or moved out on your own, you no longer have to risk losing your health coverage. If you were previously removed from your parents' coverage, you can be added back on. For young adults in California without access to job-based health benefits, there are a number of other insurance options to explore. This guide gives a brief overview of major health coverage options for uninsured young adults in California.

Dependent Coverage: If your parent has coverage through an employer, it may be possible for you to be covered as a dependent. As a result of the Affordable Care Act, you can keep or add dependent coverage up until you turn 26, regardless of whether or not you are a student, live with at home with your folks, are married, or receive financial support from your parents. The cost of dependent coverage for young adults will be excluded from your parent's taxable income. Also, your parent's plan will no longer have to cover you if you get a job that offers you health benefits.

- Have your parents ask their employer and/or health plan administrator how to enroll you as a dependent on your parent's family plan.
- Learn more and share information with your friends through the *Get Covered California* campaign at www.GetCoveredCa.org.

Pre-Existing Condition Insurance Plan (PCIP): Through the Affordable Care Act, the California Pre-Existing Condition Insurance Plan (PCIP) was created for the purpose of covering high-risk individuals who are unable to obtain private coverage. To qualify for PCIP, you must be uninsured for at least six months prior to applying and you must provide evidence that you have been denied coverage within the past year due to a pre-existing condition. Note that PCIP coverage has a \$1,500 deductible, sizeable co-payments, a monthly premium of roughly \$200 for young adults, and out-of-pocket medical costs are limited to \$2,500 each year.

- Apply for PCIP at www.pcip.ca.gov or learn more by calling 1-877-428-5060.
- Individuals not eligible for PCIP might be eligible for the Major Risk Medical Insurance Program (MRMIP), the state's high-risk pool. Learn more at www.mrmib.ca.gov/MRMIB/MRMIP.html and download an application.

School Coverage: If you are a college student, your school may offer health insurance plans. These plans are generally only available to enrolled students, but the specifics will vary by school. These plans are usually affordable for students, but they may offer limited benefits and/or have high deductibles.

- Contact your advisor or school health center for information about student health coverage.

Individual Insurance: If other coverage options do not work for you, you can purchase an individual insurance plan in the private market. In addition to offering plans with a variety of benefits and premiums, these plans often have deductibles and/or coinsurance that you must pay before the coverage kicks in, so shop carefully. However, because of the Affordable Care Act, you will not be charged any co-pays for preventive services, and beginning in 2014 you may be able to purchase coverage with subsidies in the California Health Benefit Exchange marketplace.

- Search for individual insurance policies at finder.healthcare.gov, or apply directly with an insurance company or through an insurance broker.
- Call the Department of Managed Health Care Help Center at 1-888-466-2219 if you have any trouble applying or are denied coverage.

Medi-Cal: Currently, if you have a low income and are under 19, a parent, or have a disability, you may be eligible for Medi-Cal, which provides comprehensive health care services at little or no cost. Beginning in 2014, all adults with incomes below 133% of the poverty level (approximately \$15,000 annually for a single individual) will be eligible for Medi-Cal.

- Apply online for Medi-Cal and other social services at www.benefitscal.org, or download an application at www.dhcs.ca.gov/services/medi-cal/Pages/MediCalApplications.aspx.
- You can also call or visit your county social services agency for more information or to apply.

Family PACT: California provides no-cost, comprehensive family planning services to low-income men, women, and teens through the Family PACT program. You may be eligible if you earn less than 200% of the poverty level (roughly \$22,000 annually for an individual) and have no other source of health coverage for family planning services or birth control methods, or can't afford your insurance deductible or other costs.

- To apply for Family PACT, locate a participating provider near you by calling 1-800-942-1054 or searching at www.familypact.org.

More Information: There are additional resources available to help you learn more about health coverage options for young adults. For example, see:

- *The Young Person's Guide to Health Insurance for Graduating Seniors* from FamiliesUSA and U.S. PIRG Education Fund at www.studentpirgs.org/healthcareguide.
- Young Invincibles' *Getting Covered* campaign at www.gettingcovered.org.



The **100% Campaign** is a collaborative effort of **Children Now**, **The Children's Partnership**, and **Children's Defense Fund-California**, working together since 1998 to ensure that all of California's children gain access to affordable, comprehensive health coverage. Go to www.100percentcampaign.org to learn more.