



BROUGHT TO YOU BY



Health Insurance Options When You're Out of School

Enrolling in health insurance for the first time can be as much fun as enrolling in classes for the first time (in other words ... confusing, full of strange-looking acronyms, and, let's be honest, not very fun at all). Below is a breakdown of some common options for coverage to get you started on this process.

Your Parent's Plan

The new health reform law ensures that you can stay on your parent's insurance until you turn 26, even if you are not a student or you were previously on a college plan. Have your parents ask their employer or insurer about the process for re-enrolling and about the plan's "dependent coverage" policy. Some states require coverage of young adults past the age of 26 in certain cases. Check out the "[How To Join Your Parent's Insurance Plan](#)" flyer for more details.

Your Employer's Plan

These are tough economic times, and many seniors don't have a job yet. But when you do get that offer, ask if the job comes with health insurance. A few things to look for:

- » **If your job offers a health plan**, you may not be able to stay on your parent's plan.
- » **Many jobs will force you to wait a month or two** before you can join their health insurance plan. Make sure you're covered in the meantime. (Starting in 2014, the health reform law prohibits employers from making workers wait any longer than 90 days for their coverage to start.)
- » **Talk to your hiring supervisor** or human resources department about the benefits offered.

Buying Your Own Plan

If you can't get coverage through your job or your parent's job, you may need to buy a health plan on your own. A great place to start looking is healthcare.gov. It can tell you about plans in the state where you live. You can also search for plans through an insurance broker or online through websites like ehealthinsurance.com. In 2014, all states will have online "exchanges" through which to buy coverage. A few things to look for:

- » **Read the fine print!** Some plans may only cover you when you get hit by a bus or face similarly high expenses (plans with high deductibles), or they may not cover your condition or medication (plans with pre-existing condition exclusions or benefit limitations).
- » **If you have a pre-existing condition**, you may have a tough time finding insurance that accepts you. That practice is outlawed under the new health care law in 2014 (and is outlawed now for people under the age of 19).

Have questions? Email us at Questions@YoungInvincibles.org

www.YoungInvincibles.org/GC

Health Insurance Options When You're Out of School (continued)

Pre-Existing Condition Insurance Plan

If you have a pre-existing condition, you may be able to join a Pre-Existing Condition Insurance Plan, an option provided through the new health reform law.

- » **Go to www.pcip.gov to find a plan.** You must meet the following requirements:
 - Be a U.S. citizen;
 - Have been uninsured for at least 6 months; and
 - Have had a problem getting insurance due to a pre-existing condition (you have been rejected entirely, or any offer you did receive did not cover your medical condition).

Your state may have other coverage options for people with pre-existing conditions. Talk to your state's insurance department to see what's available.

Medicaid and Other State Insurance Plans

- » **If you can't afford to buy insurance on your own**, but you are a parent or are pregnant, you may be eligible for free or low-cost insurance through your state. For example, in **Vermont**, a young adult with one child earning less than **\$2341.34 per month** can qualify for Medicaid coverage. Pregnant women earning less than **\$2451.67 per month** can generally qualify as well.
- » **Even if you do not have a child** or you are not pregnant, you should still check to see if you qualify, as a few states provide coverage to adults without dependent children. Some states also allow families who make too much to qualify for Medicaid or the Children's Health Insurance Program (CHIP) to purchase coverage through these programs by paying a small premium. In addition, your state may have other coverage programs that you may qualify for.
- » **If you aren't sure whether or not you are eligible**, it is best to apply rather than trying to guess, because the income rules for these programs can be complicated. Go to <http://bit.ly/fokMEv> to learn the nitty-gritty details about **Vermont-specific** requirements and programs.

Local Clinics, Community Health Centers, and Hospitals

If you can't afford insurance, there may be clinics, community health centers or hospitals in your area that provide free or low-cost care. These facilities can serve as a backstop until you can afford full coverage. Check here: http://findahealthcenter.hrsa.gov/Search_HCC.aspx to see if there is one in your community.