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# How to Join Your Parent's Insurance Plan

## I'm under 26. Can I join my parent's plan?

- » **Although nearly all young adults up to the age of 26 can now join their parent's insurance, there are a few exceptions you need to know:**
  - If you are eligible for your own insurance through an employer, you may not be eligible to join a parent's plan. You should check with your parent's employer about this.
  - Your parent's plan must already offer coverage for dependent children.
  - Some plans don't have to implement the new requirement until later this year, but all eligible plans must allow you to join before September 23, 2011.
  - The extension is not being enforced for "retiree-only" plans, so be sure to find out what kind of plan your parent has.
  - Some other states mandate coverage beyond the 26th birthday for certain types of plans. However, young adults over age 26 may have different eligibility qualifications.

## When can I join?

- » **If you don't have health insurance right now**, you may have to wait until your parent's plan renews. Normally insurance plans renew each year, allowing people a chance to sign up or permitting current enrollees to add dependents to their coverage. Many plans have "open-enrollment" before the New Year, and start coverage on January 1st. If you do not sign up by then, you normally have to wait until the next year, unless you experience a "qualifying event" that allows you to enroll sooner.
- » **If your student health plan (or other group or public coverage) is ending, you should sign up for your parent's insurance in less than 30 days.** Losing insurance is known as a "qualifying event" that allows you to join a parent's employer-sponsored plan right away. **So hurry up!**

## What do I need to do next?

- » **Have your parent contact his or her insurance plan administrator** to ask about getting you covered. If your parent has insurance through a job, the best person to talk to is normally in the company's Human Resources department.
- » **You or your parent will need to fill out forms** with your contact information and, possibly, health information. If you qualify, you will receive a health insurance card in the mail with information about your plan. If you are not accepted but think that you do meet all of the eligibility requirements listed above, send us an email at [questions@younginvincibles.org](mailto:questions@younginvincibles.org) and we'll do our best to help you out.