



Affordable Care Act & You: Under 26 Provision

What is the Affordable Care Act?

The Patient Protection and Affordable Care Act (ACA) is the health care reform law that passed in March of 2010. The goal of the ACA is to make health care more affordable and easier to get. The law has several different parts that will help over 30 million Americans get the health care services that they need.

What is the Under 26 Provision?

Health insurance companies used to not let parents keep their children on their health plan if the child was over age 19 (although some companies would cover students who were enrolled full time). The Under 26 provision in the ACA makes health insurance companies cover children on their parent's health plan until age 26. It does not matter if your child is single or married, living with you or living away from you, financially independent or financially dependent on you, in school or out of school, or can sign up for health insurance through his or her job.

How does this work?

Your health plan must give you 30 days (enrollment period) to add your adult child to your health plan. Your employer and your health insurance company must tell you in writing when this 30 day period will begin and end. You should be able to add your child to your health plan on or before the first day of your plan's next "plan year" or "policy year." Your health insurance company must offer your child all of the same benefits that children who have not lost health coverage receive. Also, your health insurance company cannot make your child pay more for his or her health coverage than other children.

When does this provision go into effect?

This provision is in effect NOW!

Are there any exceptions?

This law does not apply to parents who receive health insurance through Medicare.

What can I do if my parents don't have insurance?

If your parents don't have health insurance, you might still be able to get health insurance:

- *Insurance through your job* – Your employer or your spouse's employer might offer health insurance.

- *Insurance through your school* - Some universities and community colleges offer health insurance for students and/or employees. If you are currently enrolled as a student, or work at a university, this might be an option for you.
- *Insurance through California:*
 - Medi-Cal – Medi-Cal is a health insurance option for low-income children and parents, pregnant women, people with disabilities, and now childless adults. If you would like more information, visit <http://www.dhcs.ca.gov/services/medi-cal/Pages/default.aspx>.
- *Insurance through the U.S. Government:*
 - Veteran's Affairs – If you are a veteran, you can get health care and long term care through the Department of Veterans Affairs. For more information regarding veteran health care, visit <http://www.va.gov/health/default.asp>.
 - Indian Health Service – If you are a member of an American Indian or Alaskan Native Tribe, or if you are a descendant of a member of an American Indian or Alaskan Native Tribe, you can get health care through the Indian Health Service. Visit <http://www.ihs.gov/index.cfm?module=Medical> for more information.
- *Health care through other providers* – Some hospitals, health centers, and clinics provide a range of free or low cost care. Anyone can use a community health care center – even without health insurance. Visit <http://findahealthcenter.hrsa.gov> to find a provider near you.
- *2014 and beyond* – You may be able to qualify for Medi-Cal. You might also be able to get federal tax credits or subsidies to help you buy health insurance through the Health Benefit Exchanges; in California this is Covered California. For more information, visit www.coveredca.com.

Where Can I Learn More?

If you believe that your insurance company is unfairly denying your child coverage, you should contact your insurance company. These resources also might help you:

- The Health Consumer Alliance: healthconsumer.org
- The federal government's health care website: www.healthcare.gov
- U.S. Department of Labor: www.dol.gov/ebsa OR call their benefit advisors at 1-866-444-EBSA (3272).