



## **Health Care Coverage for Young Adults**

It is the time of year when young adults are graduating from colleges and universities and heading into the work force. We all hope that graduation brings with it a new job that includes a health insurance package that best suits the graduate's needs. However, we know that is not always the case. In the past year, there have been significant changes in the law and the insurance market that could benefit the new graduate as well as increase the number of options for health care coverage.

## **Coverage Options**

The best known provision of the new federal health care program is that young adults may stay on their **parents' family plan** until they turn 26. It doesn't matter if they are married, living with their parents, in school or financially independent. The new graduate can stay on his or her parents' coverage. That guarantee ends when the graduate becomes employed with job-based coverage.



In addition, a new state program initiated in 2010 provides transitional insurance coverage until the broader health care provisions of the new federal health insurance law go into effect in January, 2014. If an individual has been uninsured because of a **pre-existing condition**, he may be eligible to join the Pennsylvania Fair Care program. It is Pennsylvania's health plan for uninsured adults with pre-existing conditions. Additional information is available at:

[http://www.portal.state.pa.us/portal/server.pt/communityhealth\\_insurance/9189/pa\\_fair\\_care/666211](http://www.portal.state.pa.us/portal/server.pt/communityhealth_insurance/9189/pa_fair_care/666211).

**Medical Assistance** may be an alternative while a job search is underway. Information is available through the Department of Public Welfare's toll-free number (1-800-692-7462). Program details and eligibility requirements can be found in the MA eligibility handbook: <http://www.dpw.state.pa.us/foradults/healthcaremedicalassistance/index.htm>.

## **Benefit Changes**

The new federal law **prohibits capping** the dollar amount of care that an individual can receive in a lifetime. It also prevents insurance companies from using a mistake on the insurance application as a reason to drop an individual's coverage when the individual gets sick. The law prohibits denying coverage to children under the age of 19 for a pre-existing condition. In 2014, insurers will not be permitted to deny coverage to anyone because of a pre-existing condition or disability.

Individuals in a new insurance plan cannot be charged a **deductible or co-payment** for recommended preventive services like flu vaccines and other immunizations. A complete list of preventive services to be covered without a deductible or co-payment can be found at: <http://www.healthcare.gov/law/provisions/preventive/index.html>.

A guide that discusses the changes in more detail can be found at: <http://familiesusa2.org/assets/pdfs/health-reform/USPIRG-Young-Adults-Brochure.pdf>.