

HEALTH CARE *and you*

The New Health Care Law: Insurance Coverage for Young Adults

The new health care law allows you to keep your young adult children on your health insurance policy until they are age 26. In the past, young adults frequently were forced off their parents' policies once they reached 18 or 21, or graduated from college. Now they can stay on your policy or be added to your family policy even if they have left home or are no longer a student.

- If you currently include your children on your health insurance, you can keep them on your family policy until they reach age 26. This means you can make sure they have health insurance even if they no longer live with you, are married, or are no longer in school. You do not have to claim them as a dependent on your tax return. You will not be able to include their spouse or their children on your policy.
- Although this new provision does not become a requirement until September, more than 65 insurance companies have agreed voluntarily to continue to insure new college graduates and other young adults who would otherwise lose their coverage this year.
- If you do not now include your adult children on your health insurance and you want to, you will be able to add them to your policy, if your insurer provides dependent coverage. This

provision becomes effective in September. Your insurance company or plan provider will be sending you a written notice about a **special** enrollment opportunity. Watch for it or contact your insurance company. You will have 30 days to add any eligible adult children younger than age 26. However, their coverage may not begin until the start of your new insurance plan year.

- Your insurance company will not be able to charge you more to insure your young adult than it charges for younger children. It also will not be able to provide them fewer benefits.
- Insurance companies and employer-based plans are not required to offer dependent coverage. If you are in a plan that does not provide family coverage, you will not be able to include your young adult children. Also if they have access to employer-based coverage on their own, you will not be able to add them to your plan.

Check www.aarp.org/getthefacts frequently for the latest information.