



Young adults  
and healthcare

# Important Considerations

If you are a young adult and are choosing health insurance for the first time, you may have a number of options. This guide is intended to help you understand these options.<sup>a</sup>

## There are a number of health insurance coverage options available to young adults:

1

### Employer-sponsored coverage

- ▷ Many employers offer health insurance plans to eligible employees and dependents. If you are eligible, you may elect to enroll in your company's employer-sponsored insurance plan when starting a new job, during the open enrollment period, or if you've had a certain life event (e.g., marriage, birth of a child, or loss of health insurance coverage).

2

### Parent's insurance plan

- ▷ The Affordable Care Act requires plans and issuers that offer dependent child coverage to make the coverage available until a child reaches the age of 26. Both married and unmarried children qualify for this coverage. This rule applies to all plans in the individual market and to all employer plans.
- ▷ This coverage ends on your 26<sup>th</sup> birthday; however, when you lose coverage on your 26<sup>th</sup> birthday, you qualify for a **Special Enrollment Period** which allows you to enroll in a health plan outside of the Open Enrollment time frame.

3

### Catastrophic health coverage

- ▷ If you are under 30, you may be eligible to purchase a special kind of health insurance plan that can protect you from very high medical costs. **Catastrophic plans** typically have lower premiums and may offer free access to preventative care (e.g., immunizations, blood pressure screening, etc.); however, these plans often have high deductibles (i.e., with the exception of preventative care, you will likely have to pay a substantial amount before your plan will cover your medical costs).

4

### Student insurance

- ▷ Some colleges and universities offer insurance coverage for students. Coverage may vary from school to school; you can contact your school for additional information on coverage and how to enroll.

5

### Medicaid and CHIP

- ▷ Some young adults may be able to qualify for **Medicaid and CHIP** coverage. This is usually dependent on your income and other qualifying life events.

When evaluating coverage options, it is important to consider whether your current physician is in a plan's network and whether or not the plan offers coverage for any medications you are currently taking.

#### <sup>a</sup>Information above has been adapted from the following sources:

Department of Labor. Available at:

<https://www.dol.gov/agencies/ebsa/about-ebsa/>

Centers for Medicare & Medicaid Services. People under 30: How to get or stay on a parent's plan. Available at:

<https://www.healthcare.gov/young-adults/children-under-26/>

Centers for Medicare & Medicaid Services. Getting covered if you're under 30. Available at:

<https://www.healthcare.gov/young-adults/coverage/#/questions>

# Transitioning from pediatric to adult care

Transitioning from pediatric to adult care can be challenging, but these tips can help ensure the process goes smoothly



## 1 Consider a new physician

You may want to work with your current pediatrician to find a new physician that treats adult patients and supports your healthcare needs. Once you identify a physician, contact them to make sure they accept your health insurance.

## 2 Send your health information

Ask your current pediatrician to have your health information sent over to your new physician. Keep a copy of your information for your own records.

## 3 Schedule your first appointment

Call your new physician to schedule your first appointment. When making the appointment, confirm that they accept your insurance and whether or not you will have any financial responsibility at the time of your visit (e.g., copayment).

## Things to note

- ▷ It is important to identify and establish a relationship with a primary care physician and other relevant specialists (as opposed to relying on urgent or emergency care services). This will help ensure your physicians are aware of key issues (e.g., medical conditions or events) that may impact your health and treatment decision making.
- ▷ The practice will have you sign a HIPAA consent form which gives privacy rights to your medical information. If you would like to share medical information with other family members, your physician will ask you to fill out another form that allows certain individuals to access your information and be with you at your visit.

# Healthcare checklist for young adults

- ✔ Do you have proper health insurance coverage (e.g., parent's insurance [if under 26], employer-sponsored coverage, student insurance, Medicaid/CHIP, catastrophic health coverage)?
  - ▷ Be aware of any enrollment deadlines that may apply if you are considering obtaining health insurance or switching plans.
- ✔ If you are considering a new health insurance plan, does the plan offer coverage for medications you are currently taking?
- ✔ If you are considering a new health insurance plan, are your physicians and preferred pharmacy in the health plan's network?
- ✔ Do you have a copy of your insurance card with you and do you know the copay amounts for wellness-check visits, sick visits, specialty physician visits, and medications?
- ✔ Do you have a primary care physician?
  - ▷ Ensure that your medical information has been updated and transferred from your pediatrician to your new physician.
- ✔ Do you know which medications you may be allergic to or any other information that would be important for a physician to know (e.g., recent medical or dental procedures, family medical history, etc.)?
- ✔ Do you have access to your medical records and immunization records?
- ✔ Have you completed the HIPAA privacy form at your physician's office?
- ✔ Would you like to grant permission to another family member for access to your medical information and appointments, if needed?
  - ▷ If so, have you completed the appropriate paperwork to grant permission for the parent/caregiver to speak with your healthcare providers?

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