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Insurance for Young Adults up to 26!

YES, I'm under 26. How do I qualify?

If your parent's health insurance plan offers coverage for children, the plan now has to cover you until your 26th birthday. Ask your parents what type of insurance they have.

- You can be married or file your taxes as an independent and still qualify.
- You don't have to be a student to qualify.
- You don't have to live with your parents or in the same state as your parents to qualify.
- You could be on another plan (like a student plan or individual plan) and go back to your parent's insurance, which may be better and more affordable.

When can I sign up?

If you are unemployed or don't have a job with health insurance, the law requires insurers to allow you to enroll in coverage with your parents' plan when the plan renews after September 23rd. Check with your parents to find out the enrollment dates. Your parents should receive a notice from their employer in the mail or by email.

If you just graduated and could get dropped before your parent's renew their plan, employers can continue to cover you through a provision (COBRA) that allows you to extend your existing insurance. However, the insurer must take you back when your parents renew their insurance.

If you can already get insurance through your own job you might have to wait until 2014 if you want to go on your parent's plan. Check your parent's health insurance plan and talk to your State Insurance Commissioner's office for regulations that may extend coverage further.

How do I sign up?

When your parents renew their health insurance, you will be able to sign up. Tell your parents to keep an eye out for their notice!

For more information go to GettingCovered.org