

# KNOW YOUR HEALTH INSURANCE OPTIONS

Most young adults need to apply or reapply for health insurance as they age. Check out the different decisions you may have:

## As you turn 18 and have:

## Here are options:

### No Insurance

Consider working at a job with job-based insurance. Several companies hire for part-time jobs that can provide insurance. Find out if you can still be on your parents' plan or on a college plan. Apply for Medicaid Disability or MEDworks. Ask about federal high risk pool (PCIP), state high risk insurance plans or local safety net programs.

### Hoosier Healthwise/Medicaid (you must reapply before age 19)

Ask about your eligibility for Medicaid disability. Reapply for Medicaid or the HIP (Healthy Indiana Plan) before your 19th birthday. If you aren't eligible, look at the choices above.

### Children's Special Healthcare Services (ends at age 21)

If you have cystic fibrosis, you can remain on Children's Special Healthcare Services as an adult. If you aren't eligible, look at the choices above.

### Parents' private Insurance

**KNOW YOUR POLICY!** Different plans have different cut-off ages. Some plans allow young adults with disabilities to continue on their parents' plan for life while they are still dependents. Have your parents call human resources to find out. Make sure to complete all the correct forms. Learn about COBRA, a plan that lets you pay to continue your previous plan for a specific time limit while you work on getting a new plan. If your previously working parent is retired or deceased and you have a disability, you may be eligible for Medicare.

### The Affordable Care Act lets you:

- Stay on your parents plan through age 26
- Protects you from being denied coverage for a preexisting condition (a condition you had before age 19)
- Protects you from lifetime dollar limits on coverage by an insurance company.

Also think about other services which might not be in your plan:

**Learn about community health centers or free clinics.**

**Medicaid Waivers** - home and community-based services are designed to help you live in the community. Persons with special conditions such as autism, developmental disability, medical fragility, or traumatic brain injury may qualify for services. Wait lists currently exist, so plan to apply early for these programs.

**Special programs** - Some community organizations have programs to help with accommodations, transportation or other health-related services. Community center social workers and disability advocates can help with advice.

**Other Help**—ask your doctor or pharmacist for other options for prescriptions, dental care, eye care and mental health resources - if not covered by your insurance.

## Get More Info

Ask your parents what type of insurance you currently have. Talk to your peers, doctors, and family about applying for different insurance before you age out. Ask about counselors or agencies who help with insurance.