



## Health Insurance Options for Young Adults After Foster Care Gets Better on January 1

**Starting January 1, 2014, most young adults who left foster care at 18 and are still under 26 are eligible to apply for Medicaid with no preconditions.**

One of the most popular provisions of the Affordable Care Act (ACA) allows children under age 26 to stay on their parent's health insurance. Recognizing that children who age out of the foster care system do not have that important benefit, the ACA includes a similar provision for most young adults who age out of foster care.

Starting on January 1, 2014, most young adults who left foster care at age 18 or older and are still under 26 can enroll in Medicaid with no preconditions.

For youth who were in foster care, access to health and mental health services is of critical importance and can make a difference in their successful transition to adulthood. Having insurance means these young adults can receive important health, mental health, dental and other services.



### What you need to know:

- ▶ To be eligible, the young adult must have been in foster care at age 18 or older *and* enrolled in Medicaid.
- ▶ Eligible young adults can begin to enroll on January 1, 2014 and may apply any time before they reach age 26.
- ▶ There will be no income or resource tests and no premiums or co-pays.
- ▶ Once enrolled, the young adult will continue on Medicaid through age 26 without needing to reapply as long as they live in New York.
- ▶ Young adults should contact the Department of Social Services in the county where they are currently living to check on their eligibility and get enrolled. They may also enroll at the *New York State of Health*, New York's health insurance marketplace: <https://nystateofhealth.ny.gov/>.
- ▶ Young adults older than 26 should visit the *New York State of Health*, New York's health insurance marketplace for coverage options.
- ▶ For more details on this provision, see the FAQs on our website at [www.scaany.org](http://www.scaany.org).

November 2013

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*This document was made possible by the  
Casey Family Programs*