

Health Insurance Options After Foster Care

1. Medicaid

Because former foster care youth typically cannot enroll in their parents health insurance plan to receive coverage until the age of 26, the Affordable Care Act created a parallel provision to provide equity for them in relation to their non-foster care peers.

Beginning January 1, 2014, the ACA allows former foster youth who have aged out of the system to continue to receive Medicaid coverage until the age of 26. To qualify for this coverage, the former foster youth must meet the following criteria:

- ★ They were in the foster care system under the responsibility of the state when they reached the age of 19
- ★ They were enrolled in Medicaid while in foster care

Call FosterClub for additional information.

2. Private Insurance

For foster youth not eligible for Medicaid, there are a few ways young adults can obtain private health insurance:

- ★ They may be able to stay on their foster parents' plan until age 26
- ★ Insurance may be offered through their job
- ★ Most universities offer optional insurance plans for students
- ★ Use the Health Care marketplace to compare private health insurance plans
 - Based on income and family size, former foster youth may qualify for low cost private insurance plans through the marketplace: <https://www.healthcare.gov/get-coverage/>

3. Catastrophic Coverage

For young adults struggling financially on their own, a comprehensive health insurance plan might not be affordable. People under the age of 30 may buy a “catastrophic” health plan through the marketplace. This type of plan can help prevent further financial difficulties of the young adult faces a medical emergency

A catastrophic plan generally requires you to pay all of your medical cost up to a certain amount, usually several thousand dollars. Costs for essential health benefits of that are generally paid by the insurance company. these policies usually have lower premiums than a comprehensive plan, but cover you only if you need a lot of care. They basically protect you from worst-case scenarios.

What Should Foster Parents Do?

It is important that foster youth leaving care do not have a gap in their health insurance coverage. Foster parents can help their youth by talking to them and their caseworker about their health insurance options.

- ★ If eligible for Medicaid, youth should apply at least 30 days before aging out of care:
 - In person
 - online through state site or use the Health Insurance marketplace
 - By phone