

Fast Facts for Teens & Young Adults: Getting the Health Insurance You Need

Do You Have Health Insurance?

Health Insurance helps you pay for medical care. Health care can be very expensive, and insurance helps cover the cost if you are insured. Things included in your insurance policy are paid for, if you are covered.

It is important to start thinking about your choices for health insurance right now and how they might change as you get older, turn 18, or live on your own.

Knowing the answers to the following questions is the first step in making sure you have the health insurance that you need. If you don't know the answers, ask your parents, your doctor, or your health insurance provider.

- ◇ Do I have health insurance?
- ◇ Is my health insurance through my parents?
- ◇ Who is my health insurance provider?
- ◇ What happens when I turn 18, move out, go to school, get married, get a job?
- ◇ Can I lose my health insurance?
- ◇ How do I get health insurance?



If you don't have insurance go to a Federally Qualified Health Center. These centers help people who are not insured and charges what they can afford.

Key Events That Can Change Insurance: Plan Ahead

Turning 18

If your family's private policy covers you, before you turn 18, contact the insurance provider to find out how long your coverage can continue.

If you have MO HealthNet (Medicaid) they will look at your income and health care needs to see if you can keep your coverage.

SSI looks at your finances (not your parents') to see if you can continue/begin to receive SSI.

Turning 19

At 19 you can't continue MO HealthNet for Kids and will have to see if you can get MO HealthNet for Families.

Aging-out of your parents coverage:

You may be able to stay covered until age 26, as long as you are not married and do not qualify for a group employer health insurance plan. **Check with your health insurer.**

Missouri defines a dependent as an unmarried child up to age 26. If you are incapable of self-sustaining employment due to a disability and you depend on your parent for support and maintenance, coverage can continue.

Going to College

Most policies cover you as a dependent if you are a full-time student (often 12 credit hours/semester). **Check with your health insurer** to know how full-time student is defined and the maximum age of coverage. Check if your healthcare coverage is limited to a service area. If it is, check into student health insurance plans sold by insurers that contract with the college. These plans may have limited benefits and more exclusions.

Do You Qualify for Public Health Insurance?

Medicaid/MO HealthNet: provides health coverage for people of any age with little or no money (low income) as well as people with disabilities who have large medical bills or require a lot of health or personal care services and meet state and federal guidelines. In Missouri, Medicaid is called MO HealthNet. Your income is reviewed yearly to see if you still qualify for coverage.

MO HealthNet for Kids: Medicaid for ages 19 and under.

MO HealthNet for Families: Medicaid for individuals over 19 and families.

MO HealthNet for Youth in Foster Care: Youth transitioning out of foster care have extended coverage through Medicaid through age 21.

Ticket to Work: must be at least 18 and meet income requirements and the definition of a person with a disability or have a "medically improved" disability according to SSI.

Medical Assistance: must meet requirements as Permanently or Totally Disabled (PTD) or Aid to the Blind. If you receive SSI or Social Security based on age or disability you automatically qualify for Medical Assistance.

Home & Community Based Services

(HCBS) Waivers: may be available based on your health care need.

Missouri Health Insurance Pool (MHIP): a high-risk pool to provide coverage if you can't get it due to health conditions or lack of availability through employers.

Supplementary Security Income (SSI):

If your income goes up and you no longer qualify for SSI, Medicaid may still help based on the cost of your health care.

<http://www.dss.mo.gov/mhd>

<http://www.thedesk.info/servicetype.asp?state=MO>

Private Health Insurance

Keeping your family's insurance:

If you are a full time student you can stay on your parents coverage if you prove that you are a full-time student. You can ask for full-time status under special circumstances.

Your family pays for COBRA coverage after age-out:

A dependent qualifies for COBRA if coverage is lost under a parent's employer-sponsored insurance (20 or more employees) if:

1. The employee dies
2. The hours of the employee are reduced
3. The parent ends employment for any reason other than gross misconduct
4. The employee becomes enrolled in Medicare.
5. The parents become divorced or legally separated
6. The dependent no longer qualifies as a dependent under the plan

Cobra is temporary (36 months for number 6). Beneficiaries usually pay the entire premium which cannot exceed 102% of the cost of a plan for a similarly situated individual who has not had a qualifying event.

You have a disability, need help with daily living, and can't work:

If you are already on private insurance you can remain covered as long as they carry the same plan and their policy allows you to keep coverage after you turn 18. Apply to continue coverage after you turn 17, with plenty of time before you turn 18.

Getting your own health insurance:

Missouri insurers are allowed to reject your application for coverage based on your health status. You may still qualify for "HIPAA-eligible" coverage if you:

- * Had at least 18 months of continuous creditable coverage, the last day of which was under a group plan

AND

- * Have exhausted all COBRA continuation coverage which was available to you.

If you have questions concerning eligibility contact the Insurance Consumer Hotline 1-800-726-7390 or go online for information at <http://insurance.mo.gov>