

Planning for Health Insurance as an Adult

It is important to start planning early for adult health insurance. With the Health Care Reform and Affordable Care Act, there are now more coverage options for young adults.

- Do not wait to start planning for adult health insurance if you think you may lose coverage as an adult.
- Talk with your family, school, and medical team about your plans for the future. These plans may have an impact on the insurance options available to you. For example, if you are enrolled in school or working, you may be able to get insurance through your school or your employer.
- In many cases, young adults can stay on a parent or guardian's plan until they are 26 years old. However, it is important to confirm this with the health insurance plan. If you do not have health insurance, visit www.getcoveredillinois.gov to see if you qualify for Medicaid or to purchase insurance through the Marketplace. Additional information regarding health insurance options can be found on these government web sites:
 - General Information about Health Insurance: <http://www.getcoveredillinois.gov>
 - Illinois Medicaid: <http://abe.illinois.gov>
 - Marketplace (English): www.healthcare.gov
 - Marketplace (En Español): <http://www.cuidadodesalud.gov>
- Undocumented young adults are not eligible for Adult Medicaid or health insurance through the Marketplace. However, undocumented adults may be eligible to purchase insurance by contacting private companies directly.
- The hospital's social workers can also provide information on insurance options.
- If you do not qualify for health insurance, speak with your medical team for referrals to health care clinics that see uninsured patients, such as Federally Qualified Health Centers (FQHCs). Additional resources for uninsured patients can also be found here:
 - Primary Health Care for Doctor's Appointments, Prescription Medication and Specialist Referrals at FQHCs. Use this link to find a FQHC near you: http://findahealthcenter.hrsa.gov/Search_HCC.aspx
 - Financial Support for Prescription Medications
 - Learn more about programs for financial support here: www.needymeds.org
 - Medical Equipment
 - There are many organizations that help families pay for medical equipment and emergency funding if you have a certain medical condition.

- Prescription Drug Assistance: Patient-assistance programs help some people pay for drug premiums. Social workers can help refer families. Here are links to two such programs:
 - Patient Services Incorporated (<https://www.patientservicesinc.org>) may help pay insurance premiums for certain medical conditions, like Pompe Disease and Hemophilia.
 - Example: People Living with HIV/AIDS:
<http://www.idph.state.il.us/health/aids/adap.htm>

Additional Information on Insurance Options

All Kids/Medicaid

866-255-543

www.allkidscovered.com

<https://abe.illinois.gov>

- Offers most Illinois children comprehensive healthcare that includes doctors visits, hospital stays, prescription drugs, vision care, dental care and some medical devices.
- All Kids coverage is also called Medicaid/Public Aid/Medical Card.
- Some parents pay monthly premiums for the coverage based on family size and income through Family Care Plan.
- Parents of children 18 years old or under who meet the income requirements of the Family Care Plan may be eligible to receive health insurance coverage for themselves.
- **Eligibility:**
 - All Kids covers children from birth up until their 19th birthday and pregnant women for families under 300% of the poverty level (~ \$70,000 family of 4)
 - FAQs. Visit <http://www.allkids.com/income.html> for All Kids income standards and premiums. Immigration status of the child does not affect eligibility.

Illinois Adult Medicaid

800-843-6154

<https://abe.illinois.gov>

If you DO receive SSI (Supplemental Security Income)

- SSI cases are re-determined at 18 years of age based on the adult criteria for disability.
 - If you disagree with the redetermination decision, you have the right to appeal within 60 days of the redetermination decision. However, you must appeal within 10 days to continue receiving benefits pending appeal.
- If you have an approved adult SSI case you will be eligible for Medicaid.
- You must bring your SSI approval letter to the local DHS office to ensure your Medicaid is approved and active.
- At age 19, you will be enrolled into the Integrated Care Program, and have to choose a managed care health plan.

If you DO NOT qualify for SSI as an adult

- Apply for adult insurance **60 days prior to your 19th birthday**
- Adults, 19 years and old, with an income below 138% of the poverty level are eligible for adult Medicaid
 - **Important:** Income is based on the tax filing status. If your parents claim you as a dependent on their tax return, your income will be based on your family income. If they do not claim you on their taxes, the income will be based solely on your income.
- Must meet citizenship and immigration requirements
- Undocumented immigrants are not eligible for Medicaid
- Young adults in foster care or former foster children may stay on Medicaid until age 26
- The ABE website allows you to also apply for SNAP and Cash Assistance benefits
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Eligibility:

- For adults to get Medicaid, they must be below 138% of the poverty level

| Family Size | 138% Annual Income (2013 levels) | 138% Monthly Income (2013 levels) |
|-------------|-------------------------------------|--------------------------------------|
| 1 | \$15,856 | \$1,321 |
| 2 | \$21,404 | \$1,784 |
| 3 | \$26,952 | \$2,247 |
| 4 | \$32,500 | \$2,710 |

*These are estimates; always verify your income when applying

Health Insurance through the Marketplace

www.healthcare.gov

Individuals and families may be eligible to buy health insurance through the Marketplace depending on their income. Income must be over 138% of the Federal Poverty Level (~\$16,000 individual, ~\$32,000 family of 4)

- Visit the website to review plans and coverage options
- When choosing a plan make sure your current or future providers accept that plan
- You may be eligible for financial assistance or a “subsidy” to help lower the costs if your income is between 138%-400% FPL (~\$32,000-\$94,000 family of 4)
- All plans in the Marketplace are required to provide the same type of benefits and coverage.
- Open Enrollment is November 15th to February 15th. You must sign up then, UNLESS you lose your insurance, get married, or move throughout the year. These life events make you eligible for a Special Enrollment Period.

Private Health Insurance: Group Plans

Many young adults may have private insurance from a parent or guardian’s employer plan or through their own job.

- Federal law now requires group insurance plans to offer coverage up to age 26 if they offer dependent coverage
- Illinois extends this to age 30 for dependents who are military veterans
- Some dependents over 26 years of age may be able to stay on the plan past 26 if they are an adult-dependent disabled child
 - To prove that a child is an adult-dependent disabled child, it must be shown that:
 - The parent/guardian provides more than 50% of the yearly living expenses
 - The child is claimed as a dependent on the parent/guardian’s tax returns: subject to annual review.
- Speak with the insurance company to find out how long children will be covered under plan.
- Adult patients who plan to work will need to check with their employer about group insurance options and if your providers are in network

Health Benefits for Workers with Disabilities

800-226-0768

<http://www.hbwdillinois.com>

The goal of this program is to help people with disabilities work and receive full Medicaid healthcare benefits.

- Unlike other Medicaid programs, HBWD allows enrollees to have up to \$25,000 in assets.
- Depending on income, enrollees pay a monthly premium based on their income range to receive comprehensive healthcare coverage. Visit <http://www.hbwdillinois.com/premium.html> for premium costs.

Eligibility:

- Individuals who meet disability requirements (under SSI) and are 16 or older and working.

Medicare

www.ssa.gov

800-772-1213

Medicare is a federally funded health insurance program and can be used in any state.

Eligibility: Medicare is available to people at any age with certain medical conditions including:

- Amyotrophic Lateral Sclerosis (aka ALS, Lou Gehrig's Disease)
- Renal Dialysis for End Stage Renal Disease
- Or at any age once you have received Social Security Disability Insurance (SSDI) checks for 24 months
 - On your own work record
 - On the work record of a deceased, disabled or retired parent;
 - If you are 65 years old on SSA Retirement, SSI or as a Federal Employee.

College/University Insurance

Students who meet the eligibility may purchase insurance benefits from their university based on various plans and premiums.

- Eligibility may be based on student status (part time/full time student).
- Most community colleges offer an insurance plan.
 - Chicago City Colleges do NOT offer insurance.
- When choosing a health plan, check with your current providers to see if they accept the insurance from your school.

Immigrants

- In Illinois, all kids will be covered until 19th birthday regardless of immigration status under AllKids/Medicaid
- There are many new categories of "Lawfully residing immigrants" who may be eligible to buy Marketplace plans
- Many legal immigrants and ALL undocumented immigrants WILL NOT be eligible for adult Medicaid
- DACAs (Deferred Action for Childhood Arrivals) ARE NOT eligible for adult Medicaid or Marketplace plans
 - You may be eligible for an employer insurance plan.

The information included in this document is for informational purposes only and is not intended to substitute in any way for medical education, training, treatment, advice, or diagnosis by a healthcare professional. A qualified healthcare professional should always be consulted before making any healthcare-related decisions.