

Practical Guide to the Affordable Care Act **Top things for young adults to know**

- If your health plan covers children, you can add or keep your children on your policy until they turn 26 years old.
- Your children can join or remain on your plan even if they are married, not living with you, attending school, not financially dependent on you or eligible to enroll in their employer's plan. But until 2014, grandfathered group plans do not have to offer dependent coverage up to age 26 if a young adult is eligible for group coverage outside his/her parent's plan. (The Affordable Care Act exempts most plans that existed on March 23, 2010 – the day the law was enacted – from some of the law's consumer protections.)
- An adult child may be enrolled during a plan's open enrollment period or other special enrollment opportunities. (The employer or insurance company can provide details.)
- An under-26-year-old can be signed up directly in the new Marketplace plans. (Be sure to include him or her on the list of people to be covered.)
- For coverage that covers any number of dependents for a set price, there may be no additional cost for an under-26-year-old. If the insurance offers dependent coverage as an option for additional cost, the premium may rise when the child or young adult is signed up. (Each insurance company can provide details.)

The Illinois Consumer Assistance Program helps with problems and questions about health coverage. Its walk-in location is 100 Randolph St., 9th Floor, Chicago, IL 60601. Call 877.527.9431, or visit insurance.illinois.gov to learn more.

Other helpful resources: advocatehealth.com, Campaign for Better Health Care (cbhconline.org), learn more about the Early Retiree Reinsurance Program (errp.gov), see if you qualify for the small business tax credit at irs.gov, and for suburban Cook County, AgeOptions (ageoptions.org).

Kaiser Family Foundation (kff.org) and Healthcare.gov are the sources for the above information. Please refer to those sites for further explanation and clarification.



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