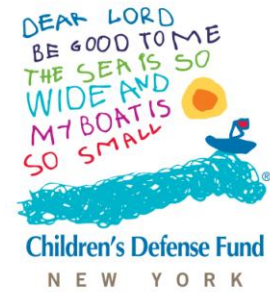


Coverage for Young Adults



Coverage for young adults up to age 26

Starting September 23, 2010 young adults up to 26 years of age can stay on or join their parents' health insurance plans.

Who can enroll?

Most young adults up to age 26 may enroll in their parents' plan. It makes no difference if the young adult is married, financially independent, a student, living with the parent or living in a different state as the parent.

The parents' plan—offered through work or purchased in the private market—must already offer some type of family coverage.

Young adults may not be able to enroll if they have access to health insurance coverage through their employer or their spouse's employer.

How to enroll

Health plans must notify all of their clients when young adult children may enroll. For many plans the "open enrollment" period may be the ONLY time a young adult can get on their parents' coverage so it is very important that you find out when this date is. For example, if a parent's plan has "open enrollment" in November 2010, a parent may enroll their child during November and their coverage may start in January 2011.

Several insurance companies have already started allowing young adult children to stay on or join their parents' plan. For plans that do not have open enrollment, a "special enrollment" period will be set up for young adult children to enroll. All plans must also allow 30 days for young adults to enroll.

Contact your health plan to find out when young adults may join their parents' coverage.

Cost of coverage

Premiums and benefit packages will be the same for children of all ages who are on the same plan. The premium parents pay to cover a five-year-old child will be the same as the premium they pay to cover a twenty-five-year-old child.

New York coverage for young adults ages 26 to 29

Young adults between the ages of 26 and 29 years old may also be able to get coverage through their parents' plan. In order to be eligible the young adult must be a resident of New York and unmarried. This coverage will be more expensive.

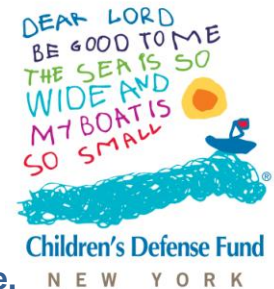
Contact your health insurance company to see if young adults may stay on or join their parents' plan up to age 29.

September 2010

Health Care Reform

Coverage for Young Adults

Questions and Answers



Q: Both of my parents have health insurance that offers family coverage. Which one do I enroll in?

By law, you are allowed to enroll in either plan. Consider the benefits package and costs associated with each plan to help decide which option is best for you.

Q: My daughter is 20 years old and enrolled in a health plan through her college. Can I add her to the coverage I have through my employer?

Yes. You should look at each plan's benefit package and costs and decide which is the best option for your family. Depending on when your plan allows you to enroll your daughter, there may be a period of overlap when she is covered by both your plan and her college plan, or a period when she is uninsured.

Q: My son was on my plan but was taken off when he was 22 years old. He is now 24 and does not have access to health insurance through his employer. Can he re-enroll in my plan?

Yes.

Q: The health plan I have through my employer does not have an open enrollment period. When can my 22-year-old daughter apply to be on my plan?

If your health plan does not have an open enrollment period, the plan is required to have a special enrollment period for newly eligible young adults. The plan should provide clear and detailed instructions for how to apply and must allow 30 days for your daughter to enroll.

Q: Will it cost more to have my 24-year-old son on my health plan?

Probably. Usually plans charge slightly higher premiums for each person added to a family plan. Therefore, your premium might go up when you enroll your son, but his premium will not cost more than any other child enrolled in your plan.

Q: I am 25 years old and am going to enroll in my parent's plan starting in January. What happens when I turn 26 in March?

On your 26th birthday you will no longer be covered by your parent's plan. If you live in New York and are unmarried, you may be allowed to remain covered, at a higher cost, until you are 29.

Q: Do I have to live in the same state as my parents to enroll in their plan?

No. Young adults up to age 26 are not required to live in New York to be covered on their parents' plan. Young adults ages 26 to 29, however, must be residents of New York State.

Q: Can I put my grandchild on my health plan?

No.

Q: I am 23 years old, currently unemployed, and have no money. Can I join my parent's plan?

Yes. You may also be eligible for a public health insurance program. For more information about Medicaid or Family Health Plus and to find out where you can get help enrolling, call a toll-free hotline: (877) 698-4543.

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