

Transition Planning – Private Insurance

As adolescents transition into adulthood – insurance plans often change. Young adult patients are the highest uninsured group in the US. There are multiple insurance choices which makes insurance difficult to understand. Because of this, it is important to start learning about insurance options early. You can ask your health care provider for help with this issue.

Private Insurance Options:

- **Group Plans:** Many people receive private insurance through their employer. Children are often covered on their parent's plans. Due to federal health care reform, young adults can now remain on their parent's insurance plan until age 26, and there is no requirement to maintain student status during that time. Young adults can continue coverage under their parents after age 26 if they are incapable of sustaining employment and are dependent on caregivers for lifetime care and supervision. Parents should call their insurance providers to see their specific rules regarding continuing dependent coverage. Individuals who qualify for adult Medicaid may, in some cases, be covered by a parent's insurance plan with Medicaid as a secondary insurer. Adults with disabilities (on SSI or SSDI) who work part-time will also qualify for state buy-in programs with low premiums in some states, depending on available state programs.
- Young adults are the highest uninsured group in the US. People with physical or intellectual disability are at high risk of losing private insurance during the transition from pediatric to adult care. Because of this, it is important to know about your insurance and
- **Individual Plans:** Young adult patients may apply for individual private insurance. Sometimes, it is difficult to get approved for insurance depending on what pre-existing medical conditions are present. If people are able to get insurance, they oftentimes need to pay more due to their pre-existing medical conditions. If you have a preexisting condition and have trouble finding an individual plan that will accept you, you may qualify for the following option:
 - ***State High Risk Pool Insurance*** – most states received money under federal health care reform to create state buy-in insurance for high-risk, uninsured residents with pre-existing conditions that would make it difficult to find affordable private insurance. (Affordable Care Act 2010, effective 2011). These programs often have relatively low premiums compared to private insurance, although deductibles may vary.
 - ***State Health Insurance Programs*** – Some states will also have some form of state-sponsored buy-in insurance plans with premium rates based on income and age. Eligibility requirements (age, income, etc..) vary for each state. Unlike high-risk pool plans, there may be a requirement for proof of creditable coverage from past insurers. Past coverage under children's Medicaid does qualify as creditable coverage.

College/School Insurance:

Requirements for colleges and universities to provide insurance plans for students vary greatly from state to state. Even in states where there is no requirement for universities to provide student insurance, many school programs still have insurance plans for students, with varying degrees of coverage. If considering college or post-secondary vocation training, ask each school if any programs are available. Read a copy of the insurance plan to see if there are any exclusion periods for coverage of preexisting conditions before enrolling, to avoid being charged for a plan that will not cover a specific disability.

Emergencies/Last Resort

- **If you lose your insurance, let your healthcare team know right away!!!** While you look into insurance options, your healthcare team may know about local clinics that see uninsured patients.
- There are also programs that help patients afford medications (www.needymeds.org).
- Lastly, there are many disease-specific organizations that have emergency funding for patients who lose insurance.