

Getting the Health Insurance You Need

A Fact Sheet for Teens and Young Adults

Got Health Insurance?

Health insurance helps you pay for medical care. Having health insurance is important because health care is *very* expensive – one trip to the emergency room can cost thousands of dollars.

As a teen or young adult, it's important to start thinking about what your health insurance choices are now, and how they might change as you get older. For example, your choices might change when you turn 18, or start living on your own. This fact sheet briefly explains your public and private health insurance options, now and for the future.

Ask yourself these questions:

- Do I have health insurance? Yes No
- Is my health insurance through my parents? Yes No
- Who is my health insurance provider?

(Name of Company or Public Program)

- Will my health insurance change when I turn 18, go to school, get married, or get a job? Yes No

Knowing the answers is the first step towards making sure you have the health insurance you need. If you're not sure, ask your parents, your doctor, your health insurance provider, or call the phone numbers on the back.



Public Health Insurance Programs: See If You Qualify

Government-provided public health insurance is free or low cost health insurance for people who can not afford private insurance. There are several public programs for young adults (contact information is on the back):

- **Medicaid** provides free health insurance for people of any age with very little or no money. It is also for people with disabilities who have large medical bills, or who need a lot of health care or personal care services.
- **Medicaid Buy-In for Working People with Disabilities** is a program for people with disabilities who are working and have too much money to qualify for Medicaid, but still need a lot of health care or personal care services. To qualify, you have to be at least 16 years old, disabled and working.
- **Family Planning Benefit Program** helps pay for services to prevent unwanted pregnancy. Services include confidential counseling, birth control supplies, emergency contraception, and sterilization. To qualify, you must be of childbearing age, and meet certain income requirements. You can apply confidentially at most Family Planning Clinics.
- **Child Health Plus (CHP)** is a free or low-cost program for people under 19 years old whose family has too much money to qualify for Medicaid. To qualify for CHP, you can't already have health insurance, or qualify for the public employees' state health insurance plan. CHP does not provide as many services as Medicaid.
- **Family Health Plus** is a free program for adults, ages 19 to 64, who have too much money to qualify for Medicaid. This program does not provide as many services as Medicaid.
- **Healthy NY** is a low-cost program for people who work, but can not get private health insurance through their employer. If you are a high school or college student aging off of a parent's policy, you might qualify for Healthy NY. You must meet the work requirement, which can include part-time work, summer work, or work-study. Healthy NY does not pay for as many services as Child Health Plus or Family Health Plus.
- **Supplemental Security Income (SSI)** provides a monthly check to people who are blind or disabled who meet federal income and disability guidelines. It is not a health insurance program, but if you qualify for SSI, you will also qualify for Medicaid in New York State.

Pregnant women and most children are eligible for public health insurance without regard to immigration status. All other immigrant adults must be legal residents of the U.S. or show they have applied for legal standing. All immigrants can get public health insurance coverage for emergency services.

Key Events That Could Change Your Health Insurance: Plan Ahead

Before you reach the events below, contact your public or private insurance provider to see if your coverage will change.

■ Turning 18:

- If you have Medicaid when you turn 18 and you are disabled, your local NYS Social Services office may look at your income and savings, and your disability status, to see if you can stay on Medicaid.
- If you get SSI as a youth, at age 18 the U.S. Social Security office will review your file to see if you can continue to get benefits as an adult. If you are not getting SSI at age 18, you might be able to start getting it at age 18 based on *your* income, not your parents' income.
- If you are covered under your parents' private insurance plan, contact their insurance provider to see if your coverage can continue, and for how long. *Start any paperwork early – it could take many months to process.*

■ Turning 19: At 19, you can no longer get Child Health Plus, but you might be able to get Family Health Plus.

■ Living on your own (getting married, getting your own place, and paying your own bills):

You might be able to get Medicaid, the Medicaid Buy-In Program, or SSI based on *your* own income and savings (not your parents').

■ Going to college:

Contact your school dean or administrator to learn about your school's health insurance programs. If you are covered through your parents, contact your parents' provider to see if your coverage will continue if you are in school, and for how long.

Contact Information

If you are not sure where to start, call the **Growing Up Healthy Hotline:** 1-800-522-5006.

Medicaid or Family Planning Benefit Program: Call your county Department of Social Services, listed in your phone book's blue pages. Or call the Medicaid Helpline: 1-800-541-2831; in New York City: 1-877-472-8411; www.nyhealth.gov/health_care/medicaid

Medicaid Buy-In for Working People with Disabilities: Call your county Department of Social Services, or the Medicaid Helpline: 1-800-541-2831; TDD/TTY 1-800-662-1220; in New York City: 1-877-472-8411; www.nyhealth.gov/health_care/medicaid/program/buy_in

Child Health Plus: 1-800-698-4KIDS (1-800-698-4543); www.nyhealth.gov/nysdoh/chplus

Family Health Plus: Call your county Department of Social Services, or 1-877-934-7587; www.nyhealth.gov/nysdoh/fhplus

Healthy New York: 1-866-HEALTHY NY (1-866-432-5849); www.ins.state.ny.us/website2/hny/english/hny.htm

Supplemental Security Income: Call your local U.S. Social Security Administration; www.ssa.gov/pubs/11146.html

Your insurance could change when you turn 18.



Private Health Insurance: How to Keep It/How to Get It

Private insurance might be your best or only option, depending on your income, and your health care needs. Some public programs, such as Medicaid and Family Health Plus, can help pay for private insurance from an insurance company.

OPTION 1 Keeping your family's health insurance

To qualify you must be in one of these three situations:

- **You are a full-time student:** You can remain on your parents' private insurance plan as long as you can provide proof that you are a full-time student. Depending on the policy, the length of time you will be covered will vary. If you are a student with a disability, you can ask your college to grant you full-time status, even with a reduced credit load.
- **Your family pays for "COBRA" coverage after you turn 19:** You can remain on your parents' private insurance if they pay for COBRA (Consolidated Omnibus Reconciliation Act) coverage. This coverage is available for 36 months after you turn 19. It usually costs more. Medicaid may be able to help you pay the premium.
- **You are disabled, need help with daily living, and cannot work:** If you are already on your parents' private insurance, you will remain covered as long as they carry the same plan and their policy allows this coverage after you turn 18. Apply to continue your coverage soon after you turn 17 – well ahead of your 18th birthday.

OPTION 2 Getting your own health insurance

- If you are in college, you might be able to get a low-cost student plan.
- If you have a job, you might be able to join a plan through your employer. You often have to pay some of the cost.



State of New York
Department of Health