Health Coverage Options for Young Adults with Disabilities and/or Special Health Care Needs

Families who have a child or teen with special needs know how important good health insurance is for their family. When a child becomes an adult (at age 18) his/her health coverage may change and eligibility for certain programs might end.

This fact sheet will give families options and resources to learn more about how their child (age 18 to 26) can get health coverage and continue to get the medical care and prescriptions they need.

Private Insurance Plans:

- If parents have private insurance, they can keep their child on their health plan until their child is 26 years old. The Affordable Care Act (ACA) requires that health plans allow parents to add or keep a child on their plan. Adult children can stay on even if they are married, not living at home, enrolled in college or not financially dependent on their parents.

- College or technical school students may qualify for a student health plan.

- If a young adult has a job, he/she may be eligible for coverage through an employer.

- A young adult can purchase private insurance through the Marketplace. As an adult (age 18 and older) a young person with income below 400% FPL (federal poverty level) may be eligible for help to reduce their out of pocket costs. Those under age 30 can enroll in a “catastrophic” health plan which is a lower cost policy that protects you from very high medical bills.

Wisconsin Medicaid and BadgerCare Plus:

- A young adult with income below 100% FPL ($11,670 annual income or $972.50 monthly income) may qualify for BadgerCare Plus – remember this is his/her own income and not the family’s income.

- A young adult with a disability may qualify for Supplemental Security Income (SSI) and will automatically be eligible for Wisconsin Medicaid. For more information on SSI go to www.socialsecurity.gov or call 1-800-772-1213.

- Adults with disabilities who work (or want to get a job) may be able to purchase coverage through Wisconsin Medicaid – called the Medical Assistance Purchase Plan (MAPP).

For example, children with disabilities who qualify for Wisconsin Medicaid through the Katie Beckett Program will lose this coverage at age 19, and those who have Medicaid through SSI will have to re-apply at age 18 to see if they are eligible as an adult.
Health Insurance Dates to Remember

- **Nov. 1, 2016 – Jan. 31, 2017**: Marketplace Open Enrollment - sign up for the first time or change plans for coverage during 2015.

- **Special Enrollment Period** – if you have a qualifying life event (start or loose a job, get married, move or have a big change in your income) you have 60 days to sign up for a new health plan through the online Marketplace - [www.healthcare.gov](http://www.healthcare.gov)

- **Any Time!** Enroll in Wisconsin Medicaid, BadgerCare or apply for Supplemental Security Income (SSI) – there is no specific open enrollment period.

Resources to Learn More

- **ACA Resources from Family Voices of Wisconsin**: To learn about coverage options for families who have children with special needs, go the Family Voices website - [http://fvofwi.org/public-policy/affordable-care-act/](http://fvofwi.org/public-policy/affordable-care-act/)

- **ACA facts – Insurance Options for Young Adults**: Covering Kids and Families Wisconsin - [http://ckfwi.org/documents/Health_Insurance_Options_for_Young_Adult_May-14_000.pdf](http://ckfwi.org/documents/Health_Insurance_Options_for_Young_Adult_May-14_000.pdf)

- **ABC for Health**, including their *Consumer’s Companion: A 2014 Guide to Health Reform* - [www.safetyweb.org/resources.html](http://www.safetyweb.org/resources.html)

- **Health Transition Wisconsin** - [http://www.healthtransitionwi.org/](http://www.healthtransitionwi.org/)


- **BadgerCare Plus** - [www.dhs.wisconsin.gov/badgercareplus/](http://www.dhs.wisconsin.gov/badgercareplus/)

- **SSI and benefits in Wisconsin** - [www.dhs.wisconsin.gov/ssi/benefits.htm](http://www.dhs.wisconsin.gov/ssi/benefits.htm)

- **Medical Assistance Purchase Plan (MAPP)** - [www.dhs.wisconsin.gov/medicaid/Publications/p-10071.htm](http://www.dhs.wisconsin.gov/medicaid/Publications/p-10071.htm)

- **The Marketplace and Young Adults** - [www.healthcare.gov/young-adults/](http://www.healthcare.gov/young-adults/)

- **Dependent Coverage** - [www.healthcare.gov/can-i-keep-my-child-on-my-insurance-until-age-26/](http://www.healthcare.gov/can-i-keep-my-child-on-my-insurance-until-age-26/)

- **Catastrophic Health Plans** - [www.healthcare.gov/can-i-buy-a-catastrophic-plan/](http://www.healthcare.gov/can-i-buy-a-catastrophic-plan/)

If you have questions or need help accessing resources or services contact your Regional Center for Children and Youth with Special Health Care Needs. To find the Regional Center closest to you call **1.800.642.7837**.