

Health Coverage Options for Young Adults with Disabilities

The transition to adulthood brings many changes, including new or different options for health insurance¹. This fact sheet gives families a starting point to explore their options.

Private Insurance Plans

- **Dependent Coverage:** If parents have private insurance, they can keep their child on their health plan until their child is **26 years old**. In most cases, adult children can stay on a parent's plan even if they are married, not living at home, enrolled in college or not financially dependent on their parents.

Some private plans include a “**disabled dependent provision**” which allow parents to keep a child on their plan indefinitely as long as the parent is employed. Forms must be completed before a child turns 18 to qualify for this provision.

- **Student Health Plans:** students enrolled in a university, college or technical school may qualify for a student health plan.
- **Marketplace Coverage:** A young adult can look for affordable coverage 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 an individual from very high medical bills. (See healthcare.gov for details.)

Wisconsin Medicaid and BadgerCare Plus

- A young adult with income below **100% FPL** ([see FPL calculator](#)) may qualify for **BadgerCare Plus**. Remember this is his or her 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)**.

¹ Children with disabilities who qualify for Wisconsin Medicaid through the Katie Beckett Program will lose their 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

- [Marketplace Open Enrollment](#) - sign up for the first time or change plans for private health insurance on an ACA Marketplace plan. See healthcare.gov for specific open enrollment dates (usually November 1 through mid-December).
- [Special Enrollment Period](#) - if you have a qualifying life event (start or lose a job, get married, move or have a big change in your income) you may have 60 days to sign up for a new health plan through the online Marketplace - see 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

- [BadgerCare Plus](http://www.dhs.wisconsin.gov/badgercareplus/) - www.dhs.wisconsin.gov/badgercareplus/
- [Covering Wisconsin “How To Sheets”](http://www.coveringwi.org/learn) - www.coveringwi.org/learn
- [Consumer’s Companion: Open Enrollment 2018](http://www.safetyweb.org/resources.html)
www.safetyweb.org/resources.html
- [Family Voices of Wisconsin’s ACA Resources](http://www.familyvoicesofwisconsin.com/resources/affordable-care-act/)
www.familyvoicesofwisconsin.com/resources/affordable-care-act/
- [Health Transition Wisconsin](http://www.healthtransitionwi.org) - www.healthtransitionwi.org
- [Medical Assistance Purchase Plan](http://www.dhs.wisconsin.gov/medicaid/Publications/p-10071.htm) -
www.dhs.wisconsin.gov/medicaid/Publications/p-10071.htm
- [The Marketplace and Young Adults](http://www.healthcare.gov/young-adults/) - www.healthcare.gov/young-adults/
- [Marketplace Dependent Coverage](http://www.healthcare.gov/can-i-keep-my-child-on-my-insurance-until-age-26/) - www.healthcare.gov/can-i-keep-my-child-on-my-insurance-until-age-26/
- [SSI and benefits in Wisconsin](http://www.dhs.wisconsin.gov/ssi/benefits.htm) - www.dhs.wisconsin.gov/ssi/benefits.htm

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**.