

MORE INFO:

[http://www.hrtw.org/healthcare/hlth\\_ins.html](http://www.hrtw.org/healthcare/hlth_ins.html)

## Here is what we know:

- **NO HEALTH INSURANCE** - Two out of five college graduates and one-half of high school graduates who do not go on to college will experience a time without health insurance in the first year after graduation. (*Commonwealth Fund 2003*)
- **DROPPED FROM HEALTH INSURANCE** - Young adults are often dropped from their parents policies or public insurance programs at age 19, or when they graduate from college and struggle to find jobs with health benefits. Young adults are far more likely to be uninsured than older adults: four of 10 young adults between the ages of 19 and 29 can expect to be uninsured at sometime during the year--twice the rate of adults ages 30 to 64. (*Commonwealth Fund 2003*)
- **BARRIERS TO GETTING AND KEEPING HEALTH INSURANCE** - "Americans with disabilities face a number of distinct barriers in obtaining, maintaining, and using health insurance and in accessing and using health care services. At the same time, Americans with disabilities also confront the barriers, problems, and frustrations with which most Americans routinely struggle in the insurance and health care systems."  
(*National Council on Disability 2002 annual National Disability Policy: A Progress Report*)

## PUBLIC HEALTH INSURANCE: Changes after reaching majority age

### MAINTAIN MEDICAID

- Passed SSI Redetermination - continue benefits
- Emancipated Minor - by marriage or court decision may qualify or continue Medicaid due to income or disability status.

### DROP FROM MEDICAID

- Former childhood SSI recipient at age 18 did not qualify under SSI redetermination and loses benefits (income too high or does not meet disability criteria.)

### NOT APPROVED - SECTION 301: PROVISION TO CONTINUE RECEIVING SSI BENEFITS

- Individuals found ineligible during SSI redetermination may continue to receive SSI benefits *IF* they began receiving state vocational rehabilitation agency services before their 18th birthday.
- Section 301 allows the young adult to retain benefits (SSI & Medicaid) while he/she participates in approved vocational rehabilitation program.  
[Http://policy.ssa.gov/poms.nsf/lnx/0412515001](http://policy.ssa.gov/poms.nsf/lnx/0412515001)

### NEW to MEDICAID

- Child did not qualify for SSI under 18 due to family income.
- At age 18 may qualify for SSI and Medicaid as an adult single head of household.

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**NOTE:** "209B States," require separate application to Medicaid, not linked to SSI.

11 States have elected to have at least one more stringent requirement than the SSI rules for Medicaid eligibility: CT, HI, IN, IL, MN, MO, ND, NH, OK, OH, and VA.

## PUBLIC HEALTH INSURANCE: Continued Medicaid Eligibility

### MEDICAID BUY-IN WHILE WORKING: Section 1619(b)

- Still meets SSI criteria,
- Needs Medicaid in order to work; and
- Gross earned income is insufficient to pay for other supports

### TICKET TO WORK

- Worker could opt to buy-in and receive Medicaid benefits
- Program is too new to assess if states are providing full benefit packages and at what level of sliding fee

### Creative – MaineCare for Childless Adults

- Meets low income eligibility
- Plan pays insurance premiums for those who meet certain criteria
- Plan uses employer-sponsored insurance for the expansion

## PRIVATE HEALTH INSURANCE: Continued Benefits via Family Plan

### ADULT DISABLED DEPENDENT CHILD

- Youth over 18 may continue on family plan if dependent for life.
- Must be on the family plan prior to turning 18. (Legal Statute: 40 states)
- No substantial gainful employment
- Annual re-certification - disability & dependent

### STUDENT STATUS

- Proof of college class load each semester (often requires full-time status)
- Ages 18-22, sometimes older
- Annual re-certification

## PRIVATE HEALTH INSURANCE: Young Adult Pays Premium

### OPTIONS to buy private insurance health care benefits:

- College - student plan
- Employed - group plan
- Self-pay: single plan
- Ticket to Work (Medicaid Buy-in)
- COBRA
- State High Risk Pools

**Concern:** What happens if health status changes and affects continuous employment or attending school? There is no safety-net or easy on/off for health care benefits.

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**HRTW Phase II Projects** are currently active in Arizona, Iowa, Maine, Mississippi, and Wisconsin.

*The opinions expressed herein do not necessarily reflect the policy or position nor imply official endorsement of the funding agency or working partnerships.*