



*Learn about...*

## **New Consumer Protections Under the Affordable Care Act**

### ***Adding Adult Children to Your Health Plan***

The Affordable Care Act allows young adults to stay on their parents' health care plans until age 26.

Read more below and at [www.HealthCare.gov](http://www.HealthCare.gov).

#### **What does this change mean for my child?**

Before the Affordable Care Act, health plans could remove enrolled children from a parent's plan when they became adults (usually at age 19, sometimes older for full-time students.) That left many college graduates and others without insurance.

Now, most health plans that cover children must make coverage available to children up to age 26. By allowing them to stay on a parent's plan, the Affordable Care Act makes it easier and more affordable for young adults to get or keep health insurance coverage.

**The Affordable Care Act** is the name given to the comprehensive health care reform law enacted on March 23, 2010.

#### **Does this rule apply to my plan?**

This rule affects plans that offer coverage to dependent children. It applies to any policy you buy as an individual for yourself and your family. It also applies to all employer plans, with one temporary exception: until 2014,

some employer plans that predate the Affordable Care Act aren't required to let adult children stay on their parents' plans until age 26 if those children have another offer of coverage through an employer. Beginning in 2014, children up to age 26 can stay on their parents' employer plans even if they have another offer of coverage through an employer.

#### **When does this rule take effect?**

Insurance companies are required to cover young adults for "plan years" or "policy years" beginning on or after September 23, 2010.

**A plan year** refers to a 12-month period of benefits coverage—which may not be the same as the calendar year. This period is called a **policy year** for individual health insurance policies. To find out when your plan or policy year begins, you can check your plan or policy documents or contact your employer or insurer. For example: if your plan has a calendar plan year, the new rules would apply to your coverage beginning January 1, 2011.

**Does my child have to live with me or be financially dependent on me to be eligible?**

No. Your adult children can join or remain on your plan whether or not they are married, living with you, in school, or financially dependent on you.

**When can I add my adult child to my health plan?**

Plans and issuers must provide children who qualify with an opportunity to enroll that lasts for at least 30 days—and written notice of this opportunity —no later than the first day of the first plan or policy year beginning on or after September 23, 2010. Young adults and their parents need not do anything but sign up and pay for this option.

**What other protections does the Affordable Care Act offer consumers?**

The Affordable Care Act includes many other consumer protections that apply to most health coverage starting on or after September 23, 2010. These include rules that:

- Stop insurance companies from denying coverage to children younger than 19 because of a pre-existing condition.
- Prohibit insurers from taking away your coverage based on an unintentional mistake on an application.
- Protect your choice of health care providers and access to emergency care.
- Stop insurers from putting annual and lifetime dollar limits on your coverage.
- Require plans to provide recommended preventive services without cost-sharing requirements for those services.
- Help you receive maximum value for your premium dollars.
- Ensure your right to appeal to an independent entity when your plan denies payment for a service or treatment.

Visit [www.HealthCare.gov](http://www.HealthCare.gov) to learn more about the Affordable Care Act and how you can make the most of your expanding health care choices.