

Young Adult Coverage until Age 26

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Under the Affordable Care Act, if your plan covers children, you can now add or keep your children on your health insurance policy until they turn 26 years old.

What This Means for You

Until now, health plans could remove enrolled children usually at age 19, sometimes older for full-time students. Now, most health plans that cover children must make coverage available to children up to age 26. By allowing children to stay on their parents' plan, the Affordable Care Act makes it easier and more affordable for young adults to get health insurance coverage.

Your adult children can join or remain on your plan whether or not they are:

- married;
- living with you;
- in school;
- financially dependent on you;
- eligible to enroll in their employer's plan, with one temporary exception: Until 2014, "grandfathered" group plans do not have to offer dependent coverage up to age 26 if a young adult is eligible for group coverage outside their parents' plan.

Some Important Details

- Your plan is required to provide a 30-day period—no later than the first day of your plan's next "plan year" or "policy year" that begins on or after September 23, 2010—to allow you to enroll your adult child. Your plan must notify you of this enrollment opportunity in writing.
- If you enroll your adult child during this 30-day enrollment period, your plan must cover your adult child from the first day of that plan year or policy year.

For More Information

Go to www.healthcare.gov