

Uninsured or worried

ABOUT HEALTH INSURANCE?

18-26 YEARS OLD?



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To be as brave as the people we help.



INTRODUCING THE
**Patient Protection
and Affordable
Care Act +**

**DEPENDENT-26
COVERAGE FOR YOUNG ADULTS**

+ WHAT IT MEANS FOR YOU

You've probably heard a thing or two about the health care reform law of 2010. Officially known as the Patient Protection and Affordable Care Act, it's a large, complex law that will change many aspects of health care in the United States over the next few years.

HERE ARE A FEW OF ITS KEY GOALS

- + Help to lower some health care costs
- + Give people more health plans to choose from
- + Give more people access to health care

ONE PART OF THE LAW WAS DESIGNED WITH YOU IN MIND

It's known as "Dependent-26 Coverage for Young Adults" and it aims to help more young people keep or get health insurance. Under this portion of the law, with limited exceptions, private insurance companies that provide coverage to children under their parents' health plans are required to let young adults stay on those plans up to age 26.

YOU CAN STILL BE COVERED UNDER YOUR PARENTS' PLAN UP TO THE AGE OF 26

It doesn't matter whether you live at home with your parents or on your own. It doesn't matter whether you're in school or out of school. You might be legally dependent on your parents or completely independent. Single or married.

**Take a few minutes to learn more about
Dependent-26 Coverage for Young Adults . . .**

Questions + Answers



THINGS YOU CAN DO TODAY
Talk to your
parents...

1 WHAT IS DEPENDENT-26 COVERAGE ALL ABOUT?

With limited exceptions, the health care reform law of 2010 says that private insurance companies offering coverage of dependents (such as young children) of insured adults must continue to cover those dependents until they turn 26. In the past, insurance companies could drop coverage for young adults. This change applies to health insurance plans that adults get through work or buy on their own.

2 WHO IS COVERED BY THE LAW?

Young adults up to 26 years old can stay on, or join, an insured parent's health plan whether the young adults are...

- + Single or married
- + Living with parents or on their own
- + In school or out of school
- + Financially dependent on parents or completely independent

3 ARE THERE ANY EXCEPTIONS?

Yes. First, remember that this law applies to private insurance plans that provide coverage for dependent children of insured adults. The second thing to know is that if you work and are offered health insurance from your employer, you are not eligible to stay on or join your parent's health plan.

4 WHAT IF I HAVE A PRE-EXISTING MEDICAL CONDITION?

Health insurance provisions vary from one state to the next, but young adults who have pre-existing conditions can get help from their own state's Consumer Assistance Program, if available. You can get that contact information at: <http://www.healthcare.gov/law/provisions/cap/index.html>. Additionally, the federal health care reform law created a new program, called the Pre-Existing Condition Insurance Plan (PCIP) to help provide health insurance coverage for uninsured people who have been denied coverage due to a pre-existing condition.

5 WHAT SHOULD I DO NOW?

The first thing to do is determine if you have access to health insurance through your employer. If you do not, then talk with your parents about their health insurance coverage. Ask your parents to contact their insurance company to find out if and when you can enroll in your parents' plan.

**ASK YOUR PARENTS TO CONTACT
THEIR HEALTH INSURANCE PROVIDER
FOR MORE DETAILS.**

LEARN MORE...

Go online for more details on the law and how it might affect you:

+ www.healthcare.gov

Managed by the US Department of Health & Human Services, this Web site has specific sections that talk about the new health care act.

+ cciio.cms.gov/resources/factsheets/index.html#aca

Read a fact sheet about health coverage that is specific to young adults. It also links you to FAQs about how health care reform can benefit you.

+ www.kff.org

The Henry J. Kaiser Family Foundation is a nonprofit organization that focuses on all types of health care policy.

**You're also invited to contact the
Shire Customer Service Call Center
at 1-800-828-2088, M-F 8:30 AM to 5 PM ET.**

Contact +



If you have additional questions, see the back cover for resources or contact the Shire Customer Service Call Center at **1-800-828-2088, M-F 8:30 AM to 5 PM ET.**

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