For Grads and Other Young Adults: New Benefits

If you are leaving school or changing jobs, you may be eligible for important new benefits that will ensure you get the care you need and deserve. Here are a few ways that the Affordable Care Act can help you:

• Most young adults can stay on their parent’s family plan until they turn 26. It doesn’t matter whether you’re married, living with your parents, in school, or financially independent. For more information on how to stay insured, call the customer service number for your parents’ insurer and explain your situation. You can also visit us on Facebook facebook.com/YoungAdultCoverage.

• If you have been uninsured because of a pre-existing condition, you may be eligible to join the Pre-Existing Condition Insurance Plan. To find out about plans available in your State, please visit: www.pcip.gov.

• Most health plans cannot deny coverage to children under age 19 because of pre-existing conditions.

• If you are in a new insurance plan, insurance companies cannot charge you a deductible or copays for recommended preventive services, like flu shots and other immunizations. Visit HealthCare.gov to see a list of preventive services that will be covered without a deductible or copays. Speak with your doctor for more details.

• Insurance companies are prohibited from capping the dollar amount of care you can receive in a lifetime, or dropping your coverage due to a mistake on your application when you get sick.

• Anyone can find insurance options and access a personalized list of private insurance plans, public programs and community services that are available to you at http://finder.healthcare.gov.

Learn more about these important benefits. Ask your doctor or visit www.HealthCare.gov today.