

Ten things to know about: Young Adults and Health Reform



The Affordable Care Act (aka Health Reform) provides young adults with new opportunities for getting covered – and even more are on the way.

How ACA delivers for Texas' young adults:

1. With the new health reform law, **you can stay on your parents' insurance** until you are 26. *This is already in place and helping over 2.5 million young adults!*
2. If you're on your own and earning less than \$15,000/ year (higher if you've got a child) you could have received health insurance through Medicaid, however our state leaders decided not to take this option, creating a coverage gap for low-income workers in Texas. **To get involved in ensuring that all Texans have access to affordable health insurance, sign-up for our campaign listed at the bottom of this document.**
3. If you're under 19, you can no longer be denied full care because of a **pre-existing condition**.
4. Starting this summer, all colleges that offer health insurance plans must provide you full **birth control coverage** with no co-pay, co-insurance, or deductible.
5. **More of your mental health needs will be covered.** In 2014, most plans will cover mental health benefits on a more equal basis to physical health needs (same length of treatment, same co-pays and deductibles). You won't be denied or charged more because of a mental health issue, or have treatment stopped due to annual or lifetime dollar limits - because they'll no longer exist!
6. Some services, such as pap smears, HPV vaccinations for women under 27, **screening and counseling** for STIs (including HIV), and at least one **female preventive care visit** per year will be provided without co-pay or co-insurance.
7. Beginning in 2014, insurance companies can **no longer use gender or health status as a basis for denying your coverage**.
8. Starting in 2014, finding the **best health coverage plan** for you, at the **best price for you**, will be easier to navigate through an online health insurance exchange website.
9. Insurance companies can no longer place lifetime or annual limits on your health care. This and many other cost protections will dramatically **reduce your family's risk of bankruptcy** from medical bills. *Medical bills are currently the #1 reason for bankruptcy.*
10. Health plans will be **required to spend 80% of your premiums on medical care** and quality improvements for you. If they spend less than 80%, you (or your folks) will get a rebate.

Texas should make the most of the Affordable Care Act. To get enrolled in health coverage starting October 1, 2013, call 1800.318.2596. To join us in ensuring Texans have more reliable and cost-effective health care, visit www.TexasWellandHealthy.org or follow us on Facebook @KidsWellTexas and Twitter @TxWellHealthy.

Information compiled June 2013 by Children's Defense Fund-Texas. You are authorized and encouraged to distribute this information for the purposes of informing and educating others.