



New Health Care Law is good news for young adults.

...but you'll have to take action to get some of your new benefits!

Right Now

If you don't have insurance...

- **YOU CAN GET IT:** You can get on your parents' health plan and stay there until you're 26. Tell them to add you!
- **AND:** Insurance plans can't charge more or offer fewer benefits for young adults than they do for young children on their parent's policy.
- **AND:** There are temporary insurance plans right now for people with medical problems like diabetes, asthma, cancer or high blood pressure who haven't had insurance for the past 6 months. You can find more information or sign-up here: <http://www.pcip.ca.gov/>.
- **AND:** Insurers can't deny you insurance or charge higher rates if you're under age 19 even if you've had a serious illness in the past or have one now. In 2014, this will apply to everyone.

Right Now

If you do have insurance...

- **YOU KEEP IT:** Insurers can't drop you if you get sick.
- **AND:** Insurers can't put any lifetime limits or unfair yearly limits on health plans.
- **AND:** You can get certain preventive services without paying for it or paying very little. That means you can get certain screenings – including vision screenings for children, obesity screenings and counseling for youth, and immunizations without a co-payment. (<http://www.healthcare.gov/law/about/provisions/services/lists.html>)
- **AND:** If you have a problem with your health care coverage, filing complaints and appealing decisions is easier.
- **AND:** Staying healthy is easier and more affordable than ever because certain preventive services won't cost you money up front.
- **AND:** if you're on your parents' health insurance you can stay there until you're 26 years old... no matter what.
- Some of the other good stuff will be phased in over the next few years.



By 2014, new benefits under the health law will include:

- **JOB WITH OR WITHOUT BENEFITS:** You can get health insurance whether your job offers it or not. Anyone who isn't covered at work will be able to buy an affordable policy through a Health Insurance Exchange.
- **JOB OR NO JOB:** Your health insurance won't have to end when a job does. Coverage is available even if you change jobs, move or have temp work.
- **HELP WITH PREMIUMS:** Tax credits and cost sharing is available for people who need help buying insurance, which will be required of most people.
- **NEED MORE HELP?** Medi-Cal expands. Children, parents, and childless adults with a limited income can apply for Medi-Cal.
- **BETTER BENEFITS WITH LIMITS ON OUT OF POCKET COSTS:** Includes medical, mental health, prescription drugs and rehab.
- **MORE SECURITY:** Insurers won't be able to deny coverage or charge higher rates to anyone with a medical condition.

For more information:

GET INFO www.GetCoveredCa.org

GET TALKING www.facebook.com/getcoveredca

www.healthcare.gov

AARP's information about young adults and the new health care law:

http://www.aarp.org/health/health-care-reform/info-08-2010/health_care_reform_explained.html

HHS Young adult coverage fact sheet:

http://www.hhs.gov/ociio/regulations/adult_child_fact_sheet.html

A full timeline of when various provisions of the new law begin:

<http://www.itup.org/Reports/Health%20Reform/ImplementationTimeline081210.pdf>