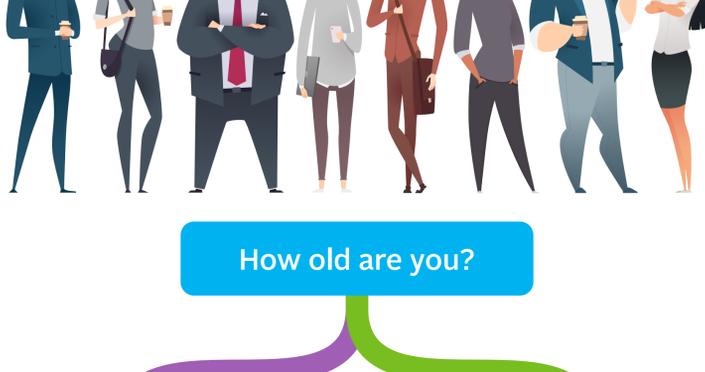


## The Young Adults' Road Map to Affordable Health Insurance

Whether you recently finished school, landed your dream job, or are still figuring out what your next step is—if you are approaching 26, it's time to start thinking about health insurance. Navigating insurance is a tricky journey, but this road map will help guide you in the right direction.



How old are you?

26+

Under 26

Generally, you can join a parent's plan and stay on until you turn 26 even if you:

- Get married
- Have or adopt a child
- Start or leave school
- Live in or out of your parent's home
- Aren't claimed as a tax dependent
- Turn down an offer of job-based coverage

Are you employed?

If you are under the age of 26 and NOT able to enroll under a parent's health plan....

Yes

No

Does your employer offer health insurance that meets your needs?

No

Are you a student at an educational institution that offers student health insurance that meets your needs?

Yes

Great! Consider signing up for your employer's health insurance plan.

Yes

No

Great! If you choose to sign up for your school's health insurance plan, be sure to continue to monitor other options available to you to ensure you are getting the best coverage.<sup>1</sup>

### Consider these options:

#### Health Insurance Marketplace

Shop for your own individual plan in your state's marketplace at [www.healthcare.gov](http://www.healthcare.gov). Your Special Enrollment Period starts 60 days before you turn 26 and ends 60 days after your birthday.<sup>2</sup>

If you have a low income, you may qualify for a premium tax credit that provides extra savings and allows you to pay less out of pocket each time you receive medical services.<sup>3</sup>

#### Private insurance

You can shop for your own health insurance. Consider talking with a financial planner or insurance broker for help.

#### COBRA

If you were on your parent's plan before turning 26, you can now elect to enroll in COBRA<sup>4</sup>, – a temporary health insurance program that can be purchased for up to 36 months. It is often expensive as you are continuing the coverage you had previously but without your parent's employer paying any portion of the costs. You have up to 60 days after you turn 26 to elect COBRA coverage. Contact the employer's plan administrator for further details.

#### Medicaid if eligible

If your income is low, you may be eligible to apply for Medicaid through [healthcare.gov](http://healthcare.gov) or through your state's Medicaid office. Each state sets its own rules as to who qualifies.<sup>5</sup>

### Additional Considerations

Are you...

#### A member of Alumni Associations/ Trade Associations?

Some alumni associations offer health insurance to their members.

If you are self employed and a member of a trade, check with your trade association. You can also check with your local chamber of commerce.

#### Married?

If your spouse's employer offers health insurance, you may have the option of joining his/her plan. You must have your spouse's employer add you to the plan within 30 days of your loss of coverage under your parent's plan.

### Resources

1. Health insurance options for college students: <https://www.healthcare.gov/young-adults/college-students/>
2. Getting your own health coverage when you turn 26: <https://www.healthcare.gov/turning-26/>
3. Saving money on health insurance: <https://www.healthcare.gov/lower-costs/qualifying-for-lower-costs/>
4. U.S. Department of Labor COBRA information: <https://www.dol.gov/general/topic/health-plans/cobra>
5. Medicaid and CHIP coverage: <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/>

### Need more information?



888-MY-GUT-PAIN (888-694-8872)  
[www.crohnscolitisfoundation.org](http://www.crohnscolitisfoundation.org)



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