

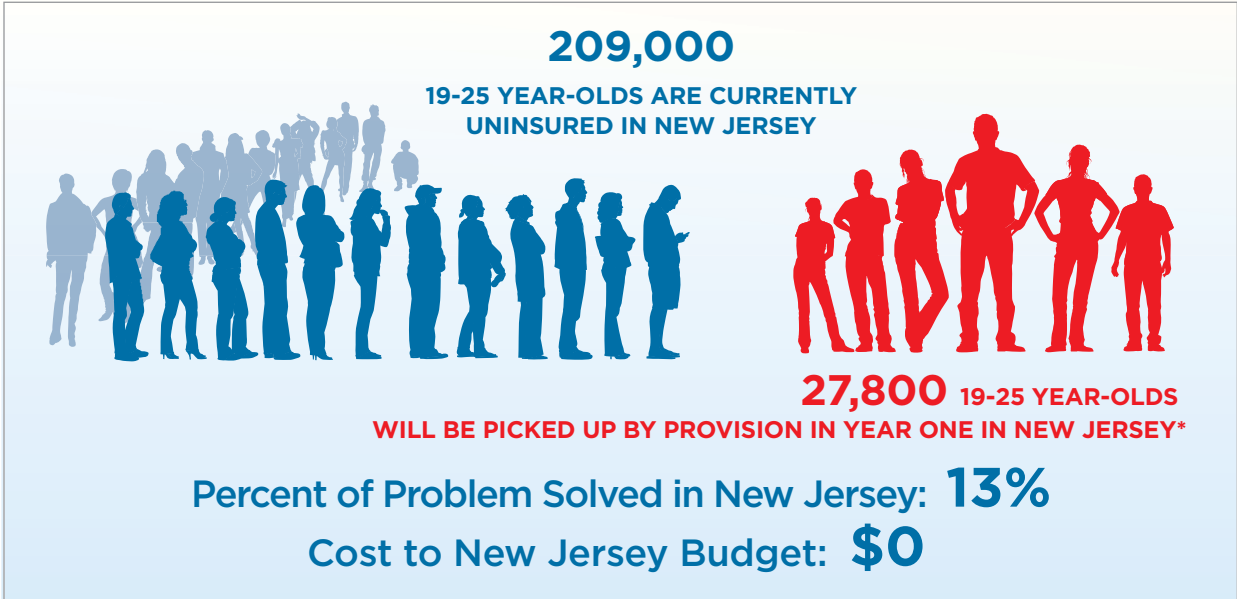


✓ State Facts:

Dependent Coverage Expansion

New Jersey

STATE IMPACT OF DEPENDENT COVERAGE EXPANSION, 2010-2011



*Reflects conservative estimates by Office of Management and Budget.

• COST IMPACT ON YOUNG ADULTS AND FAMILIES IN NEW JERSEY •

Average Cost to Employee of a Family Plan	Average Cost to Employee of Family Plan with Dependent Coverage Expansion	Total Premium Increase For Family Plans To Keep Covering Adult Children Until Age 26
\$3,135	\$3,166	\$31

Percent of young adults in New Jersey without employer-based insurance: **77%**

• THE DETAILS OF THE NEW LAW FOR FAMILIES IN NEW JERSEY •

As of September 23rd, 2010, the new federal law requires all family plans to offer coverage until a child turns 26, a significant improvement from current state law. New Jersey's dependent coverage law extends coverage to young adults up to the age of 30, but has some significant restrictions. Current state law only requires a family plan to offer coverage to young adults that are unmarried, have no dependents, are not eligible for Medicare or are covered under other insurance, and are either an NJ resident or full-time student. The state law also does not apply to many large employers that are self-insured, while the federal law applies to all employers offering family plans. Young adults under 26 in New Jersey will now be able to join their parents' plan even if they are out of school, married with children, or live out of state. For those young adults over 26 but below 30, they can still access coverage from their parent's plan if they are eligible under the state criteria.



Getting Covered is a campaign, coordinated by Young Invincibles in partnership with over 25 national and local organizations, to help young adults take advantage of the benefits offered by health care reform. Visit www.GettingCovered.org.