



Know Your Rights for Young Adults

The new health care law **expands coverage** by stating that adult children under age 26 are eligible to be on their parent's health insurance plan. In the past, that coverage often stopped at age 19 or upon graduation from college. Most employers and insurance companies are working hard to comply with the new law. However, some common myths may be discouraging families from taking full advantage of the benefit.

Let's make sure you **know your rights** and the rights of your family.

If you are under 26 years old, you should be able to join or stay on your parents' health insurance plan with only a few exceptions. [Link to FAQ's for Young Adults] Here are six **wrong** reasons for denying coverage that we have been hearing about from around the country.

Wrong Reason #1. You cannot get on your parent's insurance because you no longer live at home.

Wrong. *You do not need to live at home to be on your parent's plan.*

Wrong Reason #2. You cannot get covered because you do not live in the same state as your parents.

Wrong. *You can live in another state and still be on your parent's plan.*

Wrong Reason #3. You cannot join your parent's plan because they do not claim you as a dependent on their tax return.

Wrong. *You can file taxes independently and still be on your parent's plan.*

Wrong Reason #4. You cannot be on your parent's insurance because you are no longer a full-time or part-time student.

Wrong. *You do not need to be a student to be on your parent's plan.*

Wrong Reason #5. You cannot get covered by your parent's plan because you are married. (Congratulations, by the way.)

Wrong. *You can be married and still be on your parent's plan.*

Wrong Reason #6. Your parent's employer is a "self-insurer," and the law does not apply to them, so you are out of luck.

Wrong. *The law applies to ALL employers offering family coverage, including self-insurers. This is an important change from old state laws.*