

The Affordable Care Act (ACA) and YOU!

What young adults formerly in foster care need to know



What is the Affordable Care Act (ACA)?

The ACA is a federal act that was signed into law by President Obama in 2010 to make sure that all Americans are able to have affordable health insurance coverage. One part of the ACA focuses specifically on youth who were formerly in foster care. **Many young adults who were in foster care at age 18, or aged out of foster care at 19, may be eligible to receive Medicaid coverage until they are 26.**

These young adults are eligible for the full benefits of Medicaid, including:

- ✓ Screening, prevention, and early intervention services
- ✓ Diagnostic services and treatment for physical and mental health conditions
- ✓ Dental and vision care

So Who Does it Cover?

You could be eligible for Medicaid if you were in foster care at age 18, or aged out of foster care at 19, and were in enrolled in Medicaid while in foster care.

IMPORTANT NOTE: Youth whose cases are closed at age 17 or younger are not eligible for this category of Medicaid.

If you are still in foster care: Before your case is closed, talk to your caseworker, guardian ad litem, judge, and other professionals on your case to make sure you will be covered. You will not be eligible for this category if your case is closed before you turn 18.

Sounds Great! How Can I Sign Up?

If you think you might be eligible, there are a few different ways you can apply for Medicaid:

- **You can apply online** through ACCESSNebraska at <http://www.accessnebraska.ne.gov> (this is Nebraska's online system where people can apply for benefits) or the Health Insurance Marketplace at <https://www.healthcare.gov> (this application goes through the federal government, so it can also see if you might be able to get other help paying for health insurance). On both of these applications, make sure to click "yes" when asked if you want to find out if you can get help paying for health coverage, and make sure to answer the questions about whether you were ever in foster care.
- **You can download an electronic application** at <http://public-dhhs.ne.gov/Forms/DisplayPDF.aspx?item=3067> and either mail it in or turn it in to your local Department of Health and Human Services (DHHS) office. Make sure to answer Question 16, which asks whether you were in foster care at age 18 or older.
- **You can apply over the phone** through the Nebraska Medicaid Division at 402-473-7000 (in Lincoln), 402-595-1178 (in Omaha), or 1-855-632-7633 (other areas of the state).

You can also talk with your local DHHS office or a professional at a nearby free health clinic, community health center, community mental health center, or homeless shelter about applying.



To stay updated, keep checking in with:

→ Nebraska's DHHS at <http://dhhs.ne.gov> or

<http://medicaid.gov/AffordableCareAct/Provisions/Eligibility.html>

→ Nebraska Appleseed at <http://neappleseed.org>



FAQs on the ACA

I was on the run when my case was closed. am I still eligible?

As long as your foster care case was still open when you were in foster care at the age of 18, or aged out of foster care at 19, you had Medicaid while in foster care, and you're not 26 yet, you could be eligible for Medicaid. Check out the "How Can I Sign Up?" section on the bottom of the first page to learn more about applying for coverage.

What if I move out of the state?

States are only required to provide this type of Medicaid to young adults who exited that state's foster care system. They *can* provide coverage to young adults who were discharged from foster care in a different state, but the current federal rule says they don't have to. Thus, you could lose your coverage if you move into another state. If you're thinking of moving to another state, you should contact that state's Department of Health and Human Services to see what their policy on this is.

I exited foster care in another state. Am I eligible?

States are only required to provide this type of Medicaid to young adults who exit that state's foster care system. So far, Nebraska does not plan to cover young adults who exited foster care in a different state. If you exited foster care in another state, contact Nebraska Appleseed's Intake and Information Line at 1-800-845-3746 with questions or for additional information.

What if I get a raise at work?

It doesn't matter if your income changes. As long as you were in foster care at age 18, or aged out of foster care at 19, had Medicaid while in foster care, and you're not 26 yet, you could be eligible for Medicaid.

I'm almost 26. Can I still get Medicaid?

As long as you're not 26 yet, were in foster care at age 18, or aged out of foster care at 19, and you were enrolled in Medicaid while in foster care, you could be eligible for Medicaid. However, you will lose this coverage when you turn 26 if you aren't eligible for Medicaid in another way (e.g. based on your income, if you are pregnant or parenting, or if you have a disability). Talk to someone at DHHS to find out if you will be eligible for a different category of Medicaid when you turn 26 and, if so, how you can apply.

I was adopted or entered a guardianship. Will the ACA help me?

If your adoptive parent(s) has insurance, you can stay on their insurance until you turn 26. We are not yet sure whether youth who entered into a guardianship will be able to stay on their guardian's insurance. (If you have questions about that, contact your attorney, your guardian ad litem, or Nebraska Appleseed's Intake and Information Line at 1-800-845-3746.) If you're unable to access insurance through your adoptive parent or guardian, other parts of the ACA may be able to help you. You may qualify for Medicaid if you are pregnant, a parent, or disabled, depending on your income. If Nebraska takes the opportunity to expand Medicaid coverage, you could qualify for Medicaid based on your income alone or get tax credits to help you pay for private insurance. Check out the "How Can I Sign Up?" section on the bottom of the first page to learn more about applying for coverage.

I was in independent living when I was 18. Will the ACA help me?

Yes, as long as your foster care case was still open while you were in independent living, at the age of 18 or 19, you had Medicaid while in independent living, and you are not yet 26, you may be eligible for Medicaid to 26. See the reverse side for details on how to apply.