

# Covered<sup>'til</sup>26



Health care coverage for young adults who were in foster care in Nebraska until age 26

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- Are you younger than 26 now?
- Were you in foster care at age 18, or aged out at age 19 or 21?
- Do you currently live in Nebraska?

**If so, you may be eligible through the Affordable Care Act (ACA) to receive Medicaid coverage until age 26.**

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## **It covers:**

- Doctor's visits
- Mental health treatment
- Prescriptions and more!

## **Why should you apply?**

- It's free!
  - Your income does not matter for eligibility
  - Stay healthy so you can work and enjoy life
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## **If you are still in foster care...**

- Talk to your caseworker before your case is closed to ensure you don't lose, or have a gap in, your health care coverage. You will not be eligible for this category if your case is closed before you turn 18.
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## **If you have already exited foster care...**

- Apply online at [www.AccessNebraska.ne.gov](http://www.AccessNebraska.ne.gov) and make sure to select "yes" when asked if you were ever in foster care
  - Print a paper application at: <http://public-dhhs.ne.gov/Forms/DisplayPDF.aspx?item=3067> and mail or return to your local Department of Health and Human Services (DHHS) office
  - Apply by phone or request a paper application by calling the the Nebraska Medicaid Customer Service Center at 1-855-632-7633
  - Apply in person at any local DHHS office
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## **Remember on the application:**

- Check **"Yes"** when asked if you want to find out if you can get help paying for health coverage (online application only)
  - Check **"Yes"** when asked if you were in foster care
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After you apply, you should receive a written decision of your approval or denial within 45 days. If you do not receive an answer within 45 days or believe you were wrongfully denied coverage, you may appeal that decision. This should be explained in the written denial letter.

For questions contact Nebraska Appleseed at 800-845-3746

# Frequently Asked Questions

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## **I was on the run when my case was closed...am I 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 or 21, you had Medicaid while in foster care, and you're not 26 yet, you could be eligible for Medicaid to 26.

## **What if I move out of the state?**

- Currently, many states are not covering young adults that have moved from another state, so you could lose your coverage if you move to out of Nebraska. 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 is.

## **I exited foster care in another state...am I eligible?**

- 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 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 or 21, 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 or 21, 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.

## **I was adopted or entered a guardianship...can 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.

## **I was in independent living when I was 18...can 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, 19 or 21, you had Medicaid while in independent living, and you are not yet 26 you may be eligible for Medicaid to 26.