

# The Affordable Care Act (ACA) and YOU!

## What youth who age out of 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 aging out of foster care. **Beginning January 1, 2014, young adults who aged out of the foster care system may be eligible to receive Medicaid coverage until they are 26.**

Young adults will get 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

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### So Who Does it Cover?

Starting on January 1, 2014, you could be eligible for Medicaid if you aged out of foster care and were enrolled in Medicaid while in foster care.

**IMPORTANT NOTE:** Nebraska has decided that young people must have aged out at 19 in order to get this coverage. So, youth whose cases are closed between ages 18 and 19 may not be covered. Youth whose cases are closed at age 17 or younger are not eligible for this category of Medicaid. If you have questions about this, contact Nebraska Appleseed's Intake and Information Line at 1-800-845-3746.

**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. Be aware that if your case is closed when you are 18, you may not be considered eligible for this coverage. You will not be eligible for this category if your case is closed before you turn 18.

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### Sounds Great! How Do I Learn More?

At this time, details about how young adults will sign up for this part of the ACA are still being worked out. If you think you might be eligible, you can sign up for Medicaid through the DHHS Medicaid Division at 402-473-7000 (in Lincoln), 402-595-1178 (in Omaha), or 1-855-632-7633 (other areas of the state). Or, you can download an electronic application for Medicaid at <http://public-dhhs.ne.gov/Forms/DisplayPDF.aspx?item=3067> (make sure to answer Question 16, which asks whether you were in foster care at age 18 or older). You can also talk with your local Department of Health and Human Services (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 aged out, you had Medicaid while in foster care, and you're not 26 yet, you could be eligible for Medicaid starting on January 1, 2014. Contact one of the places listed under the "How Do I Learn More?" section to find out for sure.

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

States are only required to provide this type of Medicaid to young adults who age out of that state's foster care system. They *can* provide coverage to young adults who aged out 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 DHHS to see what their policy on this is.

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### I aged out of foster care in another state. Am I eligible?

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

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### What if I get a raise at work?

It doesn't matter if your income changes. As long as you aged out of foster care, had Medicaid while in foster care, and you're not 26 yet, you could be eligible for Medicaid starting on January 1, 2014.

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### I'm almost 26. Can I still get Medicaid in January of 2014?

As long as you're not 26 yet, you aged out of foster care, and you were enrolled in Medicaid while in foster care, you could be eligible for Medicaid in January of 2014. 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.

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

If your adoptive parent(s) have 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 the Nebraska Appleseed 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. To find out if you might qualify, contact one of the places listed under the "How Do I Learn More?" section.

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### My case was closed/I was discharged to independent living before I turned 18. Will the ACA help me?

Youth whose cases are closed at age 17 or younger are not eligible for this type of Medicaid. 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. To find out if you might qualify for Medicaid, contact one of the places listed under the "How Do I Learn More?" section on the bottom of the first page.