

# 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 who age out of foster care. **Beginning January 1, 2014, youth who aged out of foster care will be able to receive Medicaid coverage until they are 26.**

Youth 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?

You will be eligible starting on January 1, 2014, if:

1. You aged out of foster care when you turned 19 OR you were still in foster care when you turned 18; and
2. You were covered by Medicaid while you were in foster care.

*NOTE: Because this part of the ACA won't actually begin until 2014, we don't know for sure how Nebraska will decide to implement it. Youth whose cases are closed before they turn 18 will not be covered. We're not yet sure if youth whose cases are closed before they turn 19 will be covered.*

**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 about making sure you will be able to be covered under the ACA.

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

At this time, details about how youth will sign up for this part of the ACA haven't been worked out. After January 1, 2014, if you think you might be eligible, talk your local DHHS office, a professional at a nearby free health clinic, community health center, community mental health center, or homeless shelter about applying. **If you are signing up for any kind of benefits (e.g. food stamps, cash welfare, social security, health insurance, anything on ACCESSNebraska, etc.) after January 1, 2014, make sure to mention that you were in foster care and ask if you would qualify for Medicaid.**



To stay updated, keep checking in with:  
Nebraska's DHHS at [www.dhhs.ne.gov](http://www.dhhs.ne.gov) or  
[medicaid.gov/AffordableCareAct/Provisions/Eligibility.html](http://medicaid.gov/AffordableCareAct/Provisions/Eligibility.html),  
or Nebraska Appleseed at [www.neappleseed.org](http://www.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 18 or 19, you had Medicaid while in care, and you're not 26 yet, you should 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 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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### 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 (or were in care at age 18), had Medicaid while in care, and you're not 26 yet, you will be able to be covered by Medicaid starting on January 1, 2014.

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

It may depend on how Nebraska decides to implement this law, but you will probably be able to enroll in Medicaid in January of 2014 as long as you aged out of foster care (or were in care when you were 18), had Medicaid while in care, and you're not 26 yet. However, you will lose 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 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 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?

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.