

# The Affordable Care Act: Adding Adult Children to Your Health Plan

## FACT SHEET

**The Patient Protection and Affordable Care Act provides you and your family with new protections, programs and resources. Adult children are now able to remain on their parents' health plans until age 26.**

### What it Means for You

Before the Affordable Care Act took effect, a health plan could remove your children from your plan when they became adults (usually at age 19, sometimes older for full-time students). That left many college graduates and other young adults without health insurance.

Now, most health plans that cover children must let them be covered until they turn 26 years old.

This law applies to plans that offer coverage to dependent children, including coverage you buy as an individual for your family. However, until 2014, a health plan can deny coverage for your adult child if s/he has a pre-existing condition or health history. If the health plan enrolls your adult child as a dependent, the plan can exclude coverage for treatment of your child's pre-existing condition for up to six to 12 months, depending on how many people are covered under the plan.

This law also applies to all health plans available through your employer ("group coverage"). If you are enrolling an adult child in your group coverage, the health plan cannot deny enrollment to your adult child based on a pre-existing condition or health history. However, the health plan can exclude coverage of an adult's pre-existing condition for up to six months.

Until 2014, if your young adult child has another offer of coverage through his or her employer, your employer does not have to extend coverage to that child if your employer's plan has "grandfathered" status. Beginning in 2014, young adult children can be enrolled in your group coverage until they turn 26, even if they have another offer of coverage through

their employer. Your health plan must disclose in its plan materials whether it considers itself to be a grandfathered plan.

Under the law, your adult children can join or remain on your plan whether or not they are married, living with you, in school or financially dependent on you. While coverage must be available to your adult child, the health plan is not required to cover your child's spouse or children.

Insurance companies must give you 30 days to enroll your young adult children at the start of your plan or policy year.

### Key Dates

The Affordable Care Act requires health care plans to cover young adults for "plan years" or "policy years" beginning on or after Sept. 23, 2010. A plan or policy year refers to a 12-month period of benefits coverage – which may not be the same as the calendar year. Check with your plan to find out when your plan or policy year begins.

**For More Information:** For assistance, call the Help Center at 1-888-466-2219, email us at [helpline@dmhc.ca.gov](mailto:helpline@dmhc.ca.gov) or log onto [healthhelp.ca.gov](http://healthhelp.ca.gov).