



INTRODUCTION

If you are under 30 years old, affordable health care is now within your reach. If you're a college student, you may have even more options for getting the care you need and deserve.

Even if you think of yourself as young, healthy and active, having health care coverage is important. You never know when a simple injury or getting sick could cost you thousands of dollars, land you in debt and put your long-term health at risk.

With health coverage, you will get basic services, such as check-ups, exams, sexual health care services and mental health care. You won't always have to worry about the turn of the ankle on the basketball court, or falling while snowboarding, so you can keep the quality of life you love.

Getting covered will mean you can avoid the "individual mandate" penalty. In 2014, virtually all Americans will need to get insurance, or face a penalty of 1 percent of your income, or \$95, whichever is greater.

But more importantly, being covered will give you the peace of mind and financial security to move forward and get ahead in life.

Key Points

- Under the Affordable Care Act, you can't be turned down for coverage because of pre-existing conditions.
- You can stay on your parents' health plan until age 26.
- If your parents get a family plan through Covered California and claim you as a tax dependent, you may qualify for "premium assistance," or help paying for health insurance.
- If your parents do not claim you as a tax dependent, you can buy a plan through Covered California and still qualify for premium assistance based on your income.
- Covered California offers "minimum coverage plans," a type of health insurance that has lower premiums, but protects you from very high medical costs. They include three free doctor visits a year and preventive care.
- If you apply for Covered California, you may find out you qualify for low-cost or no-cost coverage through Medi-Cal.
- If you are a student, your school may offer affordable coverage. However, if it doesn't

Coverage Options for Millennials



meet certain basic standards, you can still apply for insurance through Covered California, and receive help with premiums. When calculating for premium assistance, don't list your student loans as income, but you should count all scholarships, awards and fellowship grants toward your annual income.

Young Adults and Students

If you're under 30 years old, you have quality and affordable options for health coverage.

Becca, 23

Becca works part-time while taking some courses at a community college. She files her own taxes and is therefore not a dependent on her parent's taxes. She is currently uninsured and pays out of pocket for doctor visits and medications, if she needs them. She wants health coverage but is concerned about the costs. Lucky for her, she has many options. If one of her parents has employer-sponsored coverage, Becca can join that plan until she turns 26. She may also be able to get coverage through her community college if they offer a plan. Becca will also likely qualify for premium assistance through Covered California. She may instead qualify for Medi-Cal, which offers free or low-cost health coverage. Becca should talk to her parents, her community college's health plan staff, and Covered California to see what coverage option is best for her. She should consider her income and health care needs when choosing her coverage option.

James, 27

James has been looking for work for a long time, but hasn't found it. He's 27 and has been uninsured since he turned 26 and could not stay on his parent's insurance plan. James is a tax dependent, which means his parents claim him on their tax return and James does not file his own taxes. Starting January 1, 2014 James will have affordable health coverage options. Depending on James' and his parents' income, James may be eligible for Medi-Cal or premium assistance through Covered California. Because James' parents claim him as a dependent, the household income used to determine James' eligibility is based on both James' and his parents' income. James' income will count toward the household income only if he is required to file a tax return, which depends on the amount of his gross income for the year. If James enrolls in a Covered California health plan and then later finds employment, it's very important that James contact Covered California within 30 days of starting his job.

Anna, 19

Anna is uninsured and works full-time earning \$12 an hour (or \$25,000 a year) but her employer does not offer coverage. She thought about buying insurance at one point, but the premiums were too expensive. While snowboarding she falls hard, breaks her leg, and goes to the Emergency Department. To fix her leg, she needs to have surgery. The visit to the Emergency Department, the surgery, and subsequent physical therapy visits cost Anna \$20,000! If Anna had an enhanced silver health plan, the services would have cost only \$5,200, which is still a lot of money but much less than \$20,000. Even with Anna's monthly \$140 premium, Anna would have saved over \$13,000 if she had coverage. Furthermore, if Anna had coverage, she would have free preventive care such as an annual woman's exam, immunizations, and more.



CoveredCA.com

Covered California is the new online "marketplace" that will make it simple and affordable to purchase quality health insurance and get financial assistance to help pay for it. If your income is limited, you may be eligible for free coverage through Medi-Cal.

Questions? Call (800) 300-1506