



Dependent Coverage Talking Points

1. Thanks to the new health care law, young adults will be able to get **affordable coverage** through their parents' plan until their 26th birthday.
2. Talk to your friends about this new benefit and tell your insurance company and employer to start now!
3. **Important Points:**
 - a. All insurance companies offering family plans will be required to provide this option to parents and children on September 23.
 - b. Most big insurance companies have voluntarily started early (by June 1), but big employers have not. People need to check with their own insurer to find out.
 - c. Who's Included: If parents' have a family plan and child is under 26 (can be married, can live out of state, can be employed or unemployed, can have gone off plan and come back, non-tax dependents.)
 - d. Who's not Included: If child has a job that offers insurance, grandkids.
 - e. Dependent coverage is not free but it is far better and more affordable than what a young adult could buy on their own.
 - f. When can I sign up? Depends on enrollment period of the plan. May not be until Jan. 1, 2011 for some.
4. **Key Statistics**
 - a. Among 19 to 29 year olds, 13.2 million are uninsured (29%), the rate is 38% among HS grads not in college.
 - b. 2 million uninsured projected to gain coverage.
 - c. 67% of college students are on their parent's plan and about 3 million graduate each year and will see the benefit of this law.
5. **Your State Matters:**
 - a. States with no current dependent coverage law- in the past insurance stopped at 19 or college graduation: *Alabama, Alaska, Arizona, Arkansas, California, DC, Hawaii, Michigan, Mississippi, North Carolina, Vermont.*
 - b. In other states law can vary. Check your state laws.
6. Other Questions? Find FAQ's: <http://younginvincibles.org/cover.html>.