

Transition to Adulthood: Insurance Issues

Insurance coverage may change as you turn 18 years old, become employed or move into a more independent living arrangement.

What type of Insurance do you have now?

- Private Insurance.
- Government insurance (Medicaid T19, BadgerCare, HMO) or Medicare.
- No Insurance.

If you have private insurance:

- Review the policy guidelines for coverage after you are 18 years on your insurance website or by calling the Customer Service line.
- If you need further help, call Children's Hospital of Wisconsin Financial Counseling Department (414)266-2360 or (414)266-6526.

If you have government insurance or no insurance and you are a legal citizen contact:

- County Department of Human Services <http://dhfs.wisconsin.gov>.
- County SSI Disability Office <http://dhfs.wisconsin.gov/ddb/index.htm>.
- BadgerCarePlus <http://dhfs.wisconsin.gov/badgercareplus/>.

If you have no insurance and you are not a documented citizen:

- Enroll in Children's Hospital of Wisconsin Financial Counseling/Charity Program at (414)266-2360 (Spanish Line: (414)266-7659).

What is your plan for keeping your health insurance when you turn 18?

- You should check into insurance coverage/guidelines BEFORE your 18th birthday.
- If you have a disability it will need to be redocumented again as an adult.
- **For private Insurance:**
 - You may be able to stay on your parents' insurance as long as you are in school or qualify under a disability clause. Check with your specific insurance plan.
 - If you have a job, you may be able to get private insurance through your employer. It is important to ask about insurance benefits when you apply for jobs.

- **For government insurance:**
 - You will remain on Medicaid (T19, BadgerCare, HMO) or Medicare as long as your disability is documented again and qualifies for coverage.
- **If no insurance and you are a legal citizen:**
 - You may apply for SSI Disability (SSDI) or Medicaid as an adult.
- **If no insurance and you are not a documented citizen:**
 - You must continue to apply for charity programs. Contact the Medical College of Wisconsin Financial Counseling/Charity Program at (414)456-5103 or (414)456-5155.

For help on insurance questions:

- Contact a Benefit Specialist at your county's Aging and Disability Resource Center ADRC): <http://dhs.wisconsin.gov/lcicare/Generalinfo/rcs.htm>.
- Contact your Children's Hospital of Wisconsin social worker.

This teaching sheet is meant to provide you with additional information about your care. Diagnosis, treatment, and follow-up should be provided by your health care professional.