

Transition to Adulthood: Insurance

Insurance coverage may change when you:

- Turn 18 years old. With Medicaid, you may have coverage until age 19 years.
- Get a job.
- Move into some type of independent living.

What type of Insurance do you have now?

Private:

- Read the policy. Find out what coverage will be after you are 18 (19 with Medicaid) years old. Look on your insurance website or call Customer Service.
- If you need more help, a Children's Hospital of Wisconsin (CHW) Financial Services Counselor may be able to help you. Call (414) 266-5700

Government (Medicaid T19, BadgerCare, HMO) or Medicare. If you have 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/>.

No insurance and you are not a documented citizen:

- Enroll in the CHW Financial Counseling/Financial Assistance. Call 414-266-5700 or (414) 266-6262.

How can you keep your health insurance as an adult?

- Check into insurance coverage/guidelines **before** you turn 18 (or 19).
- If you have a disability it will need to be redocumented again as an adult.
- **For private Insurance:**
 - You can stay on your parents' insurance until you are 26.
 - You might then qualify under a disability clause. Check with the insurance plan. It may continue beyond age 26 if the dependent child continues to be both: Incapable of holding a self-sustaining job because of intellectual disability or physical handicap; and mainly dependent on the insured person for support and maintenance.
 - If you have a job, you may be able to get insurance through your employer. It is important to ask about insurance benefits when you apply for jobs.

- **For government insurance:**
 - You will stay 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 apply for financial assistance programs. Call the Medical College of Wisconsin Financial Counseling/Financial Assistance at (414) 955-5248.

For help on insurance questions:

- Contact a Benefit Specialist at your county's Aging and Disability Resource Center (ADRC): <http://www.dhs.wisconsin.gov/lc/lc/adrc> .
- Contact your CHW social worker.

This teaching sheet is meant to help you care for your child. It does not take the place of medical care. Talk with your healthcare provider for diagnosis, treatment, and follow-up.