

START



Find Your Way Around  
**Health Care**

## Insurance Coverage for Young Adults

**The health care law allows you to keep your children on your health insurance policy until they are age 26. In the past, young adults frequently were forced off their parents' policies once they reached 18 or 21, or graduated from college. Now they can stay on or be added to your family policy even if they have left home or are no longer a student.**

- If you currently include your children on your health insurance, you can keep them on your family policy until they reach age 26. This means you can make sure they have health insurance even if they no longer live with you, are married, or are no longer in school. You do not have to claim them as a dependent on your tax return. You will not be able to include their spouse or their children on your policy.
- If you do not now include your adult children on your health insurance and you want to, you will be able to add them to your policy, if your insurer provides dependent coverage.
- Your insurance company will not be able to charge you more to insure your older children than it charges for younger children. It also will not be able to provide them fewer benefits.

**Insurance companies and employer-based plans are not required to offer dependent coverage. If you are in a plan that does not provide family coverage, you will not be able to include your young adult children.**

It's time to learn more about the health care law.

Go to [www.HealthLawAnswers.org](http://www.HealthLawAnswers.org)

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