

Young Adults & the Affordable Care Act



WHAT YOU NEED TO KNOW ABOUT THE ACA & HOW IT AFFECTS YOUNG ADULTS IN YOUR COMMUNITY

As the Affordable Care Act (ACA) continues to be implemented, young adults will encounter new health care options and requirements. Here is a summary of changes and innovative methods to spread the word to young adults.

WHAT'S ALREADY HAPPENED? ACA PROVISIONS THAT ALREADY IMPACT YOUNG ADULTS

- Dependent Coverage** – If you're under 26 and your parent has a health insurance plan with dependent coverage, you can probably stay on your parent's plan.*
- Pre-Existing Conditions** – Right now, if you're under 19 and have a pre-existing condition, you can't be denied health insurance.
- Free Preventive Care** – No co-pays for screenings and check-ups.
- Student Health Plans** – Now subject to the same laws as other plans.*
- Women's Health Benefits** – Breastfeeding support and most mammograms and cancer screenings are now free with no co-pay.
- Contraception Coverage** – Must be covered in new new health insurance plans with no co-pay.
 - Religious institutions are exempt.
 - Religiously affiliated institutions get delay until January 1, 2014, after which their insurance companies must offer contraception with no co-pay.



WHAT'S GOING TO HAPPEN? ACA CHANGES COMING IN 2014

- Medicaid Expansion** – States that choose to expand will cover all individuals who make up to 133% Federal Poverty Line (FPL), about \$15,280 for an individual.
- Tax Credits** – Available for those earning 100 - 400% FPL (~\$11,900-\$46,600) to purchase health insurance.
- Marketplaces** – States and/or federal government are building state-specific marketplaces for people to buy insurance.
- Individual Mandate** – Beginning in 2014, everyone must have health insurance. Penalties increase in severity each year.

HOW DO WE SPREAD THE WORD? ENGAGING & EDUCATING YOUNG ADULTS IN YOUR COMMUNITY

- Traditional Outreach Methods** – Host events, talk to people as they walk by.
- Text Messaging Services (SMS)** – Send reminders and information.
- YI SmartPhone Mobile Application** – Find a doctor, learn more about the ACA: bit.ly/TAt7oa.
- Social Media** – Twitter: [@YI_Care](https://twitter.com/YI_Care); Facebook: www.facebook.com/together.invincible.



*Go to health.younginvincibles.org for more information.