

Illinois Department of Insurance Reminds Families of Health Insurance Option for Young Adult Children

Changes made by national health reform will result in greater access to coverage for young adults in Illinois

CHICAGO—May 19, 2010. As young adults across Illinois prepare for high school and college graduations, the Illinois Department of Insurance today reminded families of an important health insurance option that allows young adults up to age 26—and age 30 for military veterans—to remain on a parent’s health insurance plan even after graduation.

The Illinois Young Adult Dependent Coverage Law, which became effective in 2009, allows unmarried young adults to remain on or be added to a parent’s health insurance plan up to age 26, or up to age 30 for military veterans. The Patient Protection and Affordable Care Act (the “Affordable Care Act”), signed by President Obama on March 23, 2010, expands this coverage option for young adults in Illinois by providing young adults who are married or who don’t live at the same address as a parent with access to a parent’s health insurance plan. The federal law also creates a requirement for self-insured employer plans to allow young adults to remain covered up to age 26 if the plan offers dependent coverage.

“Military veterans and young graduates today have an increasingly difficult time finding access to affordable health insurance,” said Michael T. McRaith, Director of the Illinois Department of Insurance. “The Affordable Care Act builds upon existing Illinois law to offer families an important coverage option, ultimately improving the long-term health and financial security of our young adults.”

The Affordable Care Act becomes effective for plan years beginning on or after September 23, 2010. Many employers and insurance companies have agreed to voluntarily implement the young adult dependent coverage requirements prior to that date. Please check with your insurance agent, employer or insurance company to learn when you may be able to enroll a newly eligible young adult under your policy.

The Department of Insurance, in a continuing effort to inform Illinois families of important health insurance changes resulting from national health reform, has released an [updated fact sheet](#) on the coverage options for young adults under State and federal laws. For more information, visit the Illinois Department of Insurance Web site at <http://insurance.illinois.gov> or call toll-free at (877) 527-9431.