



# A YOUNG PERSON'S GUIDE TO HEALTH CARE TRANSITION



**NOTICE:** This is an ODEP Archive Document. Information contained in this document may be out of date or not reflect current policies.

## JANUARY 2016

*A Young Person's Guide to Health Care Transition* is about making the transition from pediatric to adult health care. This brief will review topics youth should consider around transitioning to adult health care, living a healthy lifestyle, and paying for health care. Youth need to be a part of conversations about health care. Most youth rely on their parents to handle decisions about their health care and health coverage. Before you know it, you may be expected to make these decisions on your own, if you are not doing so already. This brief will provide some information and help you think about ways you

can start planning now for your transition from pediatric to adult health care.

Taking charge of your health care transition goes hand in hand with helping you achieve your career and life goals. Managing your health and wellness as a young person is the first step necessary for going to school, transitioning to work, and living the life you want. To make your dreams and career goals a reality, start learning about your health, health insurance, and health care transition planning at a young age. Make it a habit to manage your health and well-being as a young person, and you will carry this skill throughout your life.

*"I just turned 26, and I was not aware of what I needed to do. The more and more I know about my health coverage, I learned that my parents had to do work on their end, too. If I knew that a few months ago, I would not be stuck without health coverage right now." —Alexa McBride, age 26*

# TRANSITIONING FROM A PEDIATRIC TO ADULT PROVIDER

Transitioning from pediatric to adult health care can be overwhelming for anyone. Issues such as finding doctors or specialists who know about your condition, scheduling doctors' appointments, and being your own health care advocate are all part of transitioning from pediatric to adult care. Making this transition from a pediatric to adult health care provider can be far more challenging if you have a disability or chronic health condition or are in the foster care system.

In some cases, youth with disabilities and chronic health conditions may receive extensive care in specialty clinics in the pediatric system. Once they become adults, they are forced to find their own medical team. Usually there are far fewer adult doctors who know how to treat their conditions than there are pediatric doctors. Youth with developmental, learning, or cognitive disabilities might have the help they need from a parent or guardian while under the pediatric system. Sometimes when these youth become adults, they have a hard time understanding their rights, including their right to choose whether or not someone advocates with and/or for them when making health care

decisions. They may also have a hard time understanding the treatment being offered and how to find their own doctors, nurses, and therapists who can treat them once they become adults.

Youth in foster care may experience difficulty in maintaining the same health care team as a result of moving around to different foster homes. Once youth are of age to transition to adult health care, they may not be able to provide accurate health records to their new adult provider.

Whether or not you have a disability or are in foster care, it can be very difficult to figure out health care transition. However, there are steps you can take to help you have a smoother transition from pediatric to adult health care. Even if you have a family doctor who treats all ages and you choose to remain with him or her, the topics in this brief will still be relevant to you because you will still need to know how to navigate the health care system as an adult. Here are some important steps.

*“As a person with a physical disability myself, I found the transition from pediatric to adult providers quite confusing. In my city, there is an entire clinic (one of the best in the nation) that deals with my specific condition and this is where I received my pediatric care. Once I reached the age of 18, I could no longer [be seen at] this clinic. I contacted the social worker from that clinic and she provided me a list of providers that would treat me as an adult. Now I always take recommendations from current providers as to who I should see for different things.”*

*—Shannon Bevans, age 28*

- Start early! It is important to begin planning for your transition and asking questions about adult health care before you reach the legal age to transition to adult services (usually ages 18-21).
- Ask your current pediatrician to recommend adult care providers that may work well for you. Are you seeing pediatric specialists? If so, you may want to ask those specialists to make recommendations for adult specialists as well.
- Start figuring out which adult providers take your current health insurance and how your insurance may change once you become an adult. For example, you may have several options for health insurance plans through your employer or health insurance marketplace (discussed below), so you will want to make sure your doctors are covered by the plan you choose.
- Learn your rights and responsibilities as an adult. Understand what is required of you before and after your doctors' visits.
- Be your own advocate! Learn to ask questions. Make a list of questions to ask your health care providers. If something doesn't sit well with you, ask for a second opinion. Also, learn how to make phone calls to your insurance company about your condition and what you need.
- Learn to ask for help. You can ask your doctor to explain something in a different way or write it down for you if you are having trouble understanding part of your care. It can be challenging to understand and make difficult healthcare decisions, so consider

asking a supportive person to attend appointments with you to get another perspective from someone who knows and cares about you.

You should also start thinking about what you want in an adult health care provider. Is it important to you to have a doctor who is thorough? Would you like to receive handouts and resources from your provider? Do you care about the length of your appointments? As you keep these questions in mind, remember you may have to make transitions regarding your overall health. You will need an adult health care provider who can address your reproductive and sexual health or refer you to a specialist who can. If you are seeing a pediatric dentist, you may need to find a dentist who treats adults. Consider eye care as well. Your pediatrician has probably been checking your eyes annually, especially if you have not required additional care for your eyes. Once you stop seeing your pediatrician, you will need to begin seeing an optometrist or ophthalmologist, both of which are trained to care for your eyes.

If you are in foster care, discuss your health care options with your social worker. Ask for assistance with choosing the best adult health care provider for you and discussing what changes you can expect in your health care once you become an adult.

Below are a few more steps you can take as you transition to an adult health care provider.

- If you have a phone, add your doctors, specialists, social worker, etc. to your "favorites" contact list. This way, you can easily locate their numbers so you can call when you have questions or if your medical needs aren't being met.

- Have a copy of your insurance card and medical history (discussed below), including vaccinations and the list of medications you take. If it is hard to remember all the information you need to bring or will learn at the appointment, consider taking notes or using your phone to take pictures of key documents. You should also request copies of all your records and results.
- Think of and write down questions in advance to ask new adult health care providers.
- Make sure you understand your doctor's instructions after each visit and how to make payments for care.

## RESOURCES

- [Got Transition/Center for Health Care Transition Improvement](#) provides guidance and resources about managing your health care as you move into adulthood.
- [Find a Health Center](#) is a health center locator supported by the U.S. Health and Human Services Administration. The interactive website allows you to find a health care center near you.
- The American Dental Association Mouth Healthy Website has [resources for teens](#) with tips and information about dental health. They also have a [Find-A-Dentist tool](#) that allows you to search for dentists located near you.
- [The National Institutes of Health](#) has a dental care-specific web page that provides information on keeping up with your dental health.

## Medical Information

As you prepare for the big switch to an adult health care provider, knowing your medical information is very important. There is general health information that everyone should know or have written down. These include blood type, height and weight, family medical history, previous injuries and surgeries (including dates), past and current medications and vitamins (including dosages and instructions), allergies, immunizations, and past and current health conditions.

Having copies of all your medical records is also very important. When you transition from your pediatrician to an adult health care provider, you will want to be able to either provide your new doctor with a copy of the records you have or have your pediatrician's office transfer your records to your new doctor. If you let your pediatrician's office transfer your records, you may be asked to complete a form and provide your new doctor's mailing address or fax number. Find out how much time this will take so that you are able to have these records transferred before your first visit with your new doctor. Depending on your situation, you may have had the same pediatrician all your life. Giving these records to your new doctor will help provide a clear picture of the care you have already received and the care you are receiving now. Having this information can also help your new doctor determine the best forms of treatment in the future.

Below are ways you can prepare your medical information.

- Know or have a list of your general medical information. This list can include doctors you have seen, the



diagnoses you have received, and the medications you've taken.

- Request a copy of your medical records, if you have not done so already.
- Keep a file of all your medical records in a safe and easily accessible place.
- Ask your doctor for a copy of your medical records and keep it so that you can advocate for yourself if the need arises.

## RESOURCES

- National Kids as Self Advocates has great resources on medical information, including [Keeping Track of Your Health Care Information](#) and [Your Rights at the Doctor's Office](#).
- [KidsHealth](#) is a website that includes information for teens about your medical records.
- The [Center for Children with Special Needs](#) has a section that includes tools for keeping track of your medical information.

## Consent and Assent

You may have to consent to medical treatment as an adult. This means you give your health care provider permission to treat you. It also means you agree to pay any medical expenses that are otherwise not covered by insurance. If you are under 18, your parent or guardian has given consent for you to be treated by your pediatrician.

In some states, children who are not of legal age to give consent may be able to give assent. This means that children can express whether or not they are willing to go through with the medical decisions made on their behalf by their parent or guardian. Still, consent is required from the parent or guardian. Assent usually comes up when a child is being considered for

research trials. In either case, children under the age of 18 still have the right to have information about their bodies and their health presented in a way they can understand. Make certain you read and understand all medical forms before signing them. If you do not understand what any of the forms are for, ask questions.

Here are some things you can do before you become old enough to give consent to help you get prepared.

- The next time you visit your doctor's office, ask for a copy of a consent form so that you can get an idea of the language used.
- Before your visit with your new adult health care provider, request a copy of all the forms you will need to complete, including the consent form. This way, you can ask a parent or guardian or trusted adult for help completing the forms before your visit.
- Ask questions if there is something in the consent form you do not understand.

## RESOURCES

- The [National Cancer Institute](#) has an article on assent.
- [Healthtalk.org](#) has a page on clinical trials and medical research and the difference between consent and assent (please note this resource is from the United Kingdom, so the age of consent is different).

## Communicating with Your Health Care Providers

Learning to communicate confidently and openly with your health care provider is a crucial piece of transition. Health care providers are experts in their fields, but you are the expert

on you. It is important to ask for what you need respectfully and assertively. It may be daunting, but remember that you are part of a team with health care providers and other supportive peers and adults. Everyone on that team has the same goal...to keep YOU safe and healthy.

Start now. When you turn 18, you are legally responsible for your health care decisions. Ask your parents and your doctor if you can start having some visits independently before you turn 18. You (and your parents!) may be nervous at first. However, asking questions and communicating your needs will get easier the more you practice.

Be prepared. The hustle and bustle of doctors' offices can be overwhelming.

Write down your questions before you go to the doctor's office and don't be afraid to use your notes during your visit. You should take notes about your doctor's answers too.

Let your practitioner know about anything that has changed since your last visit. This could include new symptoms, a new job, or change in dietary habits. Also be prepared to share information about any medications, including vitamins, that you take. If you find yourself in an extended hospital stay, use these same communication tactics to understand your sit-

uation, available decisions, and the course of action that health care practitioners will take.

Talking about our private selves can be very scary, but voicing your concerns about tough topics like mental and sexual health will create positive habits into adulthood.

Take charge. You only have one life. Asking the following questions will help you take charge!

- What is my main problem?
- What are steps I need to take to resolve this problem?
- Why is it important for me to follow this course of action?

If you can't answer these questions, talk to your doctor to clarify information regarding your health.

## RESOURCES

- The Centers for Disease Control and Prevention published a brief entitled "[Audience Insights: Communicating to Teens \(Aged 12–17\)](#)" that addresses teen statistics and how to talk with teens about health care.
- [TeensHealth](#) has a list of questions to ask your doctor.
- Family Voices has a [Transition Readiness Assessment Questionnaire \(TRAQ\)](#) for

*“When communicating with health care providers, it is important to understand their ideas but to also have your own input and push your beliefs when you think you are not being listened to. Just because they are doctors does not mean they know everything about you. You are the one living with your condition and know how you feel and you must communicate that clearly.” —Blair Hagelgans, age 19*

*“Despite the fear I had when I communicated with my doctor, I continued to assert myself. At times, I felt like my questions were dumb or didn't make sense. But I continued to voice my needs and concerns about my health. Now, as a young adult, I feel more prepared to take on my health fears and needs.” —Kara Hopkins, age 25*

youth and young adults to assess your skill level with various health care tasks.

## Durable Medical Equipment

Durable medical equipment (DME) is equipment that lasts for a long period of time and is used for medical reasons in a person's home or community. There are many types of durable medical equipment that serve different purposes. Youth and adults alike may need to use durable medical equipment. Some people use durable medical equipment to help them gain independence or a sense of being on their own. Some examples of durable medical equipment include oxygen machines or sleep apnea devices, blood sugar monitors, commodes, and mobility devices such as walkers and wheelchairs.

To get durable medical equipment, you usually need to have an evaluation and get a prescription from a doctor, specialist, or therapist. Depending on the type of equipment, you may be fitted for it, trained on how to use it, and/or trained on how to maintain it. It is important to keep medical equipment up-to-date and know what steps to take if your equipment requires care or maintenance.

While still under the care of your pediatrician, you may want to get new durable medical equipment or have maintenance done on the durable medical equipment you already have if you have not done so in a while. It can take longer to get new equipment or to get the maintenance done on current equipment once you switch to the adult system, especially if issues arise with your insurance or getting the proper referrals. When transitioning to an adult health care provider, make sure your new provider is aware of any durable medical equipment you may use. Your adult provider should also be able to recommend service providers for durable medical equipment, in the event your ser-

vice provider needs to change. You will want to check with your medical insurance before getting new durable medical equipment to see what is covered.

There are forms of durable medical equipment you could possibly get from a drugstore without a prescription or referral. Walking canes and blood pressure monitors are examples. It is wise, though, to consult with your doctor before purchasing and using over-the-counter durable medical equipment.

To successfully get durable medical equipment, you will need the following:

- a prescription;
- a method of payment, like insurance or cash; and
- proper training on how to use the equipment and keep it working.

## RESOURCES

- [Medicare.gov](https://www.medicare.gov) has a webpage that discusses durable medical equipment coverage.
- [The Kaiser Family Foundation](https://www.kaiserfamilyfoundation.org) has a list that specifies which medical equipment and supplies are covered under Medicaid benefits in different U.S. states and territories.

# LIVING A HEALTHY LIFESTYLE

Living a healthy lifestyle involves many activities, including nutrition, exercise, and sleep. It also means taking care of your mental health and well-being.

## Nutrition and Exercise

Nutrition and exercise are both critical parts of a healthy lifestyle. It can be hard, especially as you become more independent, to make sure that you are eating a healthy and balanced diet and incorporating exercise and movement into your daily life. For young people with disabilities, nutrition can be even more challenging because you may be on a specific diet due to a disability, food allergy, or intolerance. Exercise also means different activities or routines to different people. You may be involved in sports, or you may use physical therapy or gentler exercise as a main form of activity. Whatever form it takes, it is important to have a schedule and exercise regularly.

Talk to your doctor about ways to eat nutritious meals and live an active life. They may suggest that you see a nutritionist or talk to you about ways to be more active. Check in your area for adaptive gyms. These gyms have modified equipment and trained staff to assist you if you have a disability or chronic health condition.

You can practice good nutrition and exercise habits by following the steps below.

- Talk with your doctor about ways to optimize your health and nutrition.
- If you are preparing to transition from a pediatric to an adult health

care provider soon, ask your current doctor to recommend an adult health care provider who can address your nutritional needs.

- Move your body as much as you can. You may decide to exercise with a group or like-minded individual.

## RESOURCES

- The U.S. Department of Agriculture's [Choose My Plate website](#) has a web page with college resources, including [MyPlate On Campus Toolkit](#).
- [Kids.gov](#) has teen resources focused on exercise, fitness, and nutrition.
- The Society for Public Health Education's [Adolescent Health: Planting Seeds for a Healthier Generation](#) document provides you with helpful facts, tips, and resources around being healthy as a young adult.

## Rest and Sleep

Getting enough sleep and rest is also critical both for your physical and mental health. Keeping a schedule that enables you to go to bed at a similar time each night and get enough sleep can help ensure that you have a clear mind the next day and feel ready for work or school. Think about how activities and actions will affect you later. For example, it might be tempting to stay up late to watch a movie, but if you are tired the next day, you might have a bad day, make mistakes, or not feel up to your afterschool activities. For young people with disabilities, lack of sleep and rest may also make symptoms more severe, which could cause medical problems



or make it harder to feel well. It is important to know yourself so that you are able to practice self-care. Recognize when you need to sleep, nap, or rest.

If you are in school and finding it challenging to manage your health with your school schedule, you may need to talk to your guidance counselor, Disability Services Office, or other resource about accommodations to help you manage your health, school, and homework schedule effectively. They may recommend accommodations like working with an academic coach or utilizing staggered deadlines to help you take care of your health and schoolwork successfully. Asking for accommodations in the workplace is another way to take care of your health and wellness. Talk to your supervisor about accommodations or workplace supports you may need to maximize your productivity, such as a flexible schedule or opportunities to telework.

With everything that is already happening in your life, it is probably hard to get quality rest and sleep. Try these tips.

- Set a certain time to go to bed each night, especially during times when you are busiest.
- Shut down your technology and digital devices 1-2 hours before you go to bed. Artificial light, especially blue light from screens like computers and smartphones, makes it harder for your brain to prepare you for sleep.
- Allow yourself the time to REST! Your body will appreciate it.

## RESOURCES

- [TeensHealth](#) has a list of five ideas for better sleep.

- The [American Psychological Association](#) discusses why sleep is important.
- [Mental Health America](#) has an article about the importance of rest, relaxation, and exercise.

## Medication Management

Taking medications at the correct time of day and dosage is vital to managing certain health conditions. Though it may be hard to manage medications by yourself, it is a huge step in the process of becoming independent and fully aware of your needs. There are many ways to personalize your medication management plan. Here are a few steps you may want to take.

- Gather all the information from your doctor stating the time of day, dosage, whether your medication needs to be taken with food, what foods to avoid, etc.
- Purchase a weekly pill storage container with separate slots for each day and time of day, if applicable.
- At the beginning of each week, read through your medication plan from your doctor and sort your medications into your pill storage container.
- If you need more help remembering when to take your medications, you may want to set a timer.

## RESOURCES

- The [National Institutes of Health](#) has a web page about managing your medications and taking them safely.
- [National Kids as Self Advocates](#) has a resource about giving yourself medication.

## Mental Health

Feeling in control of your mental health is just as important as maintaining physical health. It is critical to recognize what keeps you feeling mentally healthy and to minimize stress, tension, and anxiety that may hurt your mental health. Stress can come from everyday stresses, like work or school, and social stresses, like peer pressure or bullying. Stress can also be caused by family problems, health problems, abuse, divorce, addiction, or death. If you are experiencing a lot of stress or other symptoms like extreme worry, irritability, lack of motivation, mood swings, loss of interest, or depressed or suicidal thoughts, it is important to get referred to or meet with a mental health care provider.

Sometimes you may get medications to manage these symptoms from a primary care doctor, but it is also important to request a referral to a counselor, therapist, or other mental health provider. While medication can be a key part of managing these symptoms, it is critical as a young person to learn about other ways to manage your mental health. Strategies might include talking to a counselor, meditation, exercise, or developing a routine or strategy for when you are experiencing stress or anxiety.

Having positive mental health gives you the ability to engage in productive activities, have fulfilling relationships, and feel good about yourself. It also allows you to better adapt to change and cope with adversity. Positive mental

health helps you build independence, self-esteem, and confidence. Attitude is one piece of it in addition to the strategies discussed above. Uncover your motivation and find out what gets you up in the morning!

Here are some tips for feeling more in control of your mental health.

- Try saying no. Some people take on too many tasks and forget to leave time for themselves.
- Create a daily routine (get dressed, make breakfast, brush teeth, etc.).
- Record all the ideas you get throughout the day in a notepad (so you don't forget them!).
- Increase the amount of time you spend in the sunlight.
- Make a playlist that boosts your mood!
- Take a shower or a bubble bath to relax.
- Cook your favorite foods.
- Invite a friend over to make a music video or a silly video.

If you are living with a foster parent or are under another form of care within the child welfare system and you have questions about living a healthier lifestyle, talk with your social worker or foster parent. If you get moved to a different foster home and want to continue your current extracurricular activities or access your current mental health services, it is important to inform your new foster parents. Having these conversations can make your social worker and foster

*“Know your resources. Take advantage of the opportunities and benefits that foster youth get to have because they are in foster care. As much as possible, think ahead about your health and wellness. Be prepared for a wait for approval if you request to have tests done. I think that health is very important. Remember that if you're not stable emotionally then it affects your physical look. You can start losing or gaining weight, not sleeping, and even acting differently. Definitely keep your social worker in your contacts just in case you need anything.” —Savannah Green, age 18*

parents aware of things they can do to help you get adequate nutrition, exercise, rest, and sleep.

## RESOURCES

- [Active Minds](#) is a nonprofit organization empowering students to speak openly about mental health to educate others and encourage help-seeking.
- The National Collaborative on Workforce and Disability for Youth (NCWD/Youth)'s "[Supporting Student Success through Connecting Activities: Mental Health Services](#)" brief discusses strategies to help students access mental health services and supports.

## Health Care Providers on Campus

If you are going to be attending college or post-secondary education, you need to consider how you will access health care. This is particularly important if you will be moving away from home. Before you leave for college, make sure that you have a copy of your medical records to bring with you to campus. This way, you can provide it to any new medical staff you see.

Some colleges and universities have health centers, while at others you may need to find health services off-campus. If you are moving away from home, you should schedule a wellness appointment with a doctor at your school's health center or with an off-campus health provider. Some schools require this appointment. Even if you plan to continue seeing your primary care provider during school breaks, chances are that you will need to see a doctor while away at college. Be sure to make a wellness appointment when you first start school so you will be prepared in case of emergency.

If you need to go off-campus to see any doctors while at school, contact your health insur-

ance provider in advance to see which doctors in the area are covered by your insurance. Also, find out if you need to complete any insurance forms before making the appointment. The same goes for seeing mental health providers or counselors. Some schools offer these services on campus, while others may refer you to outside counselors after an initial appointment.

If you are in foster care, check with your social worker or guardian if you are unsure about the process for getting copies of your medical records. These conversations will also help you determine ways to access health care while you are attending a college or university, whether you go away for school or not.

To prepare for a smooth health care transition while in college, take the following steps.

- Get a copy of your medical records to take with you when you go to school.
- Find out if your school has a health center and what services it provides.
- Check with your insurance provider to find out what type of care you will be able to receive under your insurance if you go away for school.

## RESOURCES

- NCWD/Youth's [Making My Way through College](#) is a guide for any college student that focuses on a variety of topics, including taking charge of your health and well-being.
- NCWD/Youth's [Making the Move to Managing Your Own Personal Assistance Services \(PAS\): A Toolkit for Youth with Disabilities Transitioning to Adulthood](#) is a great guide if you utilize personal assistant services and may need support in learning how to manage them by yourself.

# PAYING FOR YOUR HEALTH CARE



## Understanding Health Insurance

Health insurance is a means of covering expected and unexpected health-related costs. This includes doctor visits, lab work, X-rays, durable medical equipment, surgeries, physical therapy, medication, etc. Your insurance may not cover the total cost of your health care but can cover a large portion. Every health insurance plan is different. Start asking questions now so that you understand what type of plan you have and what your plan includes.

When thinking about health insurance, there are some terms you will want to be familiar with. A **premium** is a fee paid in exchange for insurance in order to keep your insurance active. Health insurance premiums are usually paid monthly, whether the health insurance is used or not. **Coinsurance** is a term used by insur-

ance companies that refers to the percentage an individual has to pay for insurance coverage when the insurance is used. For example, if your insurance company covers 80% of your medical bills, your coinsurance is 20%. **Copayment**, or **copay**, refers to the amount the individual has to pay when he or she goes to the doctor or receives care. For example, if you visit your doctor and the bill is \$200, you may only have to pay \$40 at the time of your visit. The \$40 is your copayment. If you are not working, your parent or guardian may be paying your copayment or coinsurance when you visit your doctor or receive care. As you transition to an adult health care provider, paying your copayment or coinsurance may become your responsibility. It is important to begin asking questions about this process now so that you know what to expect.

Another term insurance companies often use is **deductible**. The deductible is the amount an in-



dividual has to pay *out-of-pocket*, which means with your own money, before the insurance company begins to pay for services covered in your plan. Depending on the type of plan you have, every medical expense may not apply to your deductible. For example, you may only have to pay a small \$20 copayment for an annual checkup. However, your deductible will likely come into play for more expensive medical procedures, which means you pay up to the amount of your deductible out-of-pocket before your insurance kicks in to share the cost. You need to understand how your particular insurance plan works because the amount of your deductible and cost sharing will vary. Budget for your deductible and other health-related costs each year to make sure you can manage your health.

There are many other health insurance terms you will want to learn. These are just some of them. Knowing these terms can help you get conversations about your health insurance started.

Here are steps you can take to help you start learning more about health insurance.

- Ask your parent or guardian whether or not you have health insurance and how to get it.
- If you have health insurance, ask your parent or guardian questions about the type of health insurance you have and how your health insurance works. What services are covered? How much do certain services cost out-of-pocket with your deductible, and what does insurance pay for on your behalf?
- Become familiar with health insurance terms. If you have insurance, find out your premium, coinsurance, copayment, and deductible.

## RESOURCES

- The Office of Disability Employment Policy's "[Transition QuickGuide: Take Charge of Planning and Managing Your Own Health Goals](#)" is a great guide to learning about health care transition, including health insurance terms.
- NCWD/Youth has a publication for youth called [Taking Charge of Your Money: An Introduction to Financial Capability](#) that includes a section on health insurance and how to pay for your health care.
- NCWD/Youth's "[Supporting Student Success through Connecting Activities: Physical Health Services](#)" brief discusses strategies to help students access health care services and supports.
- NCWD/Youth's [Making My Way through College](#) guide includes a section on health insurance in college.
- [Got Transition/Center for Health Care Transition Improvement](#) provides resources around health care transition for you and your family.

## Types of Health Insurance

There are a variety of types of public and private health insurance.

### Public Health Insurance

Public health insurance is provided by the government to assist those who otherwise would not be able to afford health insurance.

### The Children's Health Insurance Program (CHIP)

If you or your parent or guardian make too much money to qualify for Medicaid and cannot afford private insurance (both discussed below), you may be eligible for the Children's Health Insurance Program, or CHIP. Like Med-



icaid, CHIP is offered through the government and is different in every state. The name may vary in every state as well. “Well child” doctor visits and dental visits are free under CHIP. CHIP also offers low-cost coverage that may include vision coverage. You may have to pay a premium to receive benefits under CHIP.

Take the following steps to work through figuring out how to get health insurance if you do not have it already.

- Research insurance options on the [HealthCare.gov](https://www.healthcare.gov) website. You can find out if you qualify for Medicaid and CHIP at this website as well.
- Determine what you will need your health insurance to cover.
- Plan how you might pay for your health insurance once you transition to an adult health care provider, if you have not done so already. Find out which adult health care providers accept the insurance plans you think you will be able to afford.

## Medicaid

Medicaid is a government-funded health care program in the United States that provides insurance coverage to people with low incomes. This coverage assists with direct health care and behavioral health needs, as well as indirect needs such as interpreter services, and even some transportation to health care appointments. As a young person, you may qualify for Medicaid if you are a teenager living on your own. You may also qualify for Medicaid if you are pregnant. If you or your siblings are under 18, your parent or guardian may qualify for Medicaid as well, in which case you would receive Medicaid through your parent or guardian. Even if you do not have minor children and are under 65, you could qualify for Medicaid

based on your income. This depends on your state’s requirements.

If you are or ever were a part of the foster care system, it is possible that you have insurance coverage through Medicaid already. Talk to your social worker or guardian about what kind of insurance you have and the benefits it offers. If your social worker or guardian cannot tell you much, go to the website of your health plan with your social worker to gather more information. You may also want to ask what changes you can expect in your health insurance once you become an adult.

It is important to remember that Medicaid programs, and the names of these programs, are different in each state.

## Medicaid through Supplemental Security Income (SSI)

As a young person, you should know you may already qualify for Medicaid if you receive Supplemental Security Income (SSI) benefits. SSI is a benefits program operated through the Social Security Administration. SSI helps individuals with disabilities who fall within a few different categories and have financial need. There is an application process as well as requirements one has to meet. In some states, but not all, if you are approved for SSI benefits, you are automatically approved for Medicaid. If you have questions about whether or not you receive SSI and/or Medicaid, talking with your parent or guardian might be a good place to start. Your social worker or counselor should be able to provide this information to you if you are in foster care or in custody of the child welfare system. Otherwise you can contact your local social security office, which exists in every state.

## RESOURCES

- [HealthCare.gov](https://www.healthcare.gov) provides information about how to get health insurance coverage.
- The [Social Security Administration](https://www.ssa.gov) has information about social security benefits, including [Social Security Insurance \(SSI\)](https://www.ssa.gov/ins) and a [page for young people](https://www.ssa.gov/ins/young).
- The Child Welfare Information Gateway has a brief on "[Health-Care Coverage for Youth in Foster Care—and After](https://www.cwip.org/health-care-coverage-for-youth-in-foster-care-and-after)."
- [Medicaid.gov](https://www.medicaid.gov) includes information about Medicaid, CHIP, and related programs.

## Private Health Insurance

Different from the above types of public health insurance, private health insurance can be obtained through an employer or health insurance marketplace. If insurance is through an employer, the employer may select a few plan options for employees to choose from, and employees have to complete forms to gain coverage. If you are under 26 and your parent or guardian is working, it is likely you have health insurance through your parent or guardian's employer. Depending on your age and level of employment, you may receive health insurance benefits through your own employer. Either way, you may have to pay a premium, which is the amount of money the health insurance costs each time you get paid. Typically, the employee has to pay the premium. In some cases, the employer may pay the health insurance premium instead. If health insurance is not offered through your employer, private health insurance can be purchased through the Health Insurance Marketplace.

## Affordable Care Act (ACA) and Health Insurance Marketplace

You may have heard of the Affordable Care Act (ACA). Signed into law on March 23, 2010, this law requires everyone in the United States to have health insurance. If you do not have health insurance, you can be required by the government to pay a fee. Under the Affordable Care Act, through eligible health insurance plans, young people can stay on their parent or guardian's insurance until age 26. Free preventive services, including screenings, vaccinations, and counseling, are also offered under ACA. ACA also holds health insurance companies more accountable. Health insurance companies can no longer deny coverage to a person because the person has a pre-existing condition, which is a medical condition they had before the insurance coverage started.

For individuals who need to purchase health insurance, the [Health Insurance Marketplace](https://www.healthinsurance.gov) is available online. This website allows individuals to search and compare health insurance plans available in their states. If you are no longer on a parent or guardian's insurance and need to purchase insurance of your own, you can visit the [HealthCare.gov](https://www.healthcare.gov) website for more information.

## RESOURCES

- Centers for Medicare & Medicaid Service has information about the Affordable Care Act and how it affects you.
- [HealthCare.gov](https://www.healthcare.gov) has information on getting coverage if you are under 30 years old.

# CONCLUSION



As you prepare to transition from your pediatrician to an adult health care provider, there is a lot you will need to think about. You will have to consider what you need or want in a health care provider. You will also want to consider all the necessary steps to transfer to an adult provider, things you will need to do to maintain a healthy lifestyle, and how you will pay for your health care. Figuring this all out can be challenging, so it is okay to ask for help. Do your research and use resources and people available to you.

Remember that managing your health is an important step to preparing for and succeeding at

work, so make it a priority early on in order to reach for your dreams and live the life that you want. It is important to start developing your health care transition plan NOW so that hopefully your transition to adult health care will be a smooth one. Waiting until you are 18 or 21 will only make the process more overwhelming.

So go ahead—start asking questions and noting important information regarding your health. Taking charge of making decisions about your overall health is one of the best things you will ever do for yourself!

The National Collaborative on Workforce and Disability for Youth (NCWD/Youth) is composed of partners with expertise in disability, education, employment, and workforce development. NCWD/Youth is housed at the Institute for Educational Leadership in Washington, D.C. NCWD/Youth is charged with assisting state and local workforce development systems to integrate youth with disabilities into service strategies. This publication was written by members of the Youth Action Council on Transition, Jennifer Thomas, Frances Vhay, and Nathan Cunningham. To obtain this publication in an alternate format, please use the contact information below. This document is part of a series of publications and newsletters prepared by NCWD/Youth. All publications will be posted at [www.ncwd-youth.info](http://www.ncwd-youth.info). Please visit our site to sign up to be notified of future publications. This document was developed by NCWD/Youth, funded by a grant/contract/cooperative agreement from the U.S. Department of Labor's Office of Disability Employment Policy (Number #OD-23804-12-75-4-11). Opinions expressed herein do not necessarily reflect the position or policy of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply the endorsement by the U.S. Department of Labor. Individuals may reproduce any part of this document. Please credit the source and support of federal funds.

1-877-871-0744 (toll-free) | 1-877-871-0665 (TTY toll-free) | [contact@ncwd-youth.info](mailto:contact@ncwd-youth.info)  
Copyright 2016 National Collaborative on Workforce and Disability for Youth