HEALTH INSURANCE OPTIONS FOR YOUNG ADULTS

Benefits through CCS will be ending on your 21st birthday. It is important to plan ahead. As of January 1, 2014 everyone must have coverage or pay a penalty. A summary of available options are as follows:

1) **Covered CA** 1-800-300-1506 or [www.coveredca.com](http://www.coveredca.com)
   Covered California is the state’s destination for quality, affordable health care. Covered CA offers two plans in Santa Barbara County, *Anthem Blue Cross and Blue Shield*. CCS has enrollment counselors to assist you with enrollment and answer questions you may have. Open enrollment is November 15th through February 15th. There are qualifying events that may allow you to enroll outside of the stated dates. For further information contact Covered CA, or your CCS Caseworker.
   Note: if you choose to enroll in Covered CA and you want to use Sansum, you MUST select Anthem Blue Cross.

2) **Medi-Cal**: 1-866-404-4007 or [www.dhcs.ca.gov/services/medi-cal](http://www.dhcs.ca.gov/services/medi-cal)
   This public health insurance program covers low-income individuals with few assets. Those with SSI are automatically covered by Medi-Cal.
   *Undocumented residents who file a declaration that they are “Permanent Residents Under Color of the Law” (PRUCOL), may qualify for Medi-Cal benefits.*
   Please contact your local Department of Social Services to apply.

3) **California Major Risk Medical Insurance Program**: 1-800-289-6574 or [www.mrmib.ca.gov](http://www.mrmib.ca.gov)
   These programs allow Californians to purchase health insurance if they are unable to obtain coverage in the individual health insurance market.

4) **Genetically Handicapped Persons Program**: 1-800-639-0597 or [www.dhcs.ca.gov/services/ghpp](http://www.dhcs.ca.gov/services/ghpp)
   This health care program is for adults with certain genetic diseases. For a list of conditions or to apply for services contact the GHPP office.

5) Medicare: [www.medicare.gov](http://www.medicare.gov) or 1-800-MEDICARE.
   This is federal health insurance for those 65+ and for recipients of SSDI. For more information contact the Medicare office.

**OTHER OPTIONS - PRIVATE INSURANCE**

1) COBRA: When children age out of their parent’s health insurance coverage, they can be continued under COBRA for 18-36 months, although this can be very costly. After COBRA coverage ends, individuals have 63 days under HIPAA to purchase private insurance with a “certificate of creditable coverage.”

2) Continued Coverage under parent’s policy as “Disabled Adult Child”: If an adult child is aging out of the parent’s group health insurance policy (at age 26) and is permanently disabled and still dependent, it is sometimes possible to continue coverage as a “Disabled Adult Child”. Application with documentation must be made through parent’s employment.

3) Students: Many colleges and universities (such as UC) provide group health insurance coverage at a reasonable rate.

4) Other websites for purchasing private insurance include: [www.healthinsurance.com](http://www.healthinsurance.com) or [www.cahu.org/consumers](http://www.cahu.org/consumers)

**OTHER RESOURCES**

1) Uninsured Info: [www.coverageforall.org](http://www.coverageforall.org)
2) Medication Assistance: [www.rxassist.org](http://www.rxassist.org) and [www.needymeds.org](http://www.needymeds.org)
3) Guide to Health Programs in CA (English/Spanish): [www.chcf.org/salud](http://www.chcf.org/salud) or 800-266-6606 www.ca.db101.org
4) More details at the following sites: [www.healthcare.gov](http://www.healthcare.gov), [www.coverageforall.org](http://www.coverageforall.org) & [www.coveredca.com](http://www.coveredca.com)

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