**Health Care For Michigan**

***Affordable Care Act*: Health Care as a Graduation Gift**

Until recently, high school graduation has meant gaining a diploma but losing your health insurance for millions of Young Adults.

* There are 13.2 million Young Adults between the ages of 19-29 without health insurance.
* Nearly two in five (38%) high school graduates who do not go to college, lose their health coverage.
* Even for those that go to college full time, only 48% of students 19-23 stay covered on their parents’ plans.\*

**But Not Any More!**

Since September 26, 2010, the new health care law – the *Affordable Care Act (ACA)* has required insurance companies to provide the option of allowing Young Adults to remain on their parent’s health care plan.

Young Adults ages 18 – 26, can join or remain on their parent’s plan even if they are:

* Married
* Attending school
* Not living with their parent’s
* Not financially dependent upon their parent’s
* Eligible for employer sponsored program

There is **one temporary exception**. Until 2014, “grandfathered” group plans do not have to offer dependent coverage up to age 26 if a young adult is eligible for group coverage outside their parent’s plan.

If you have further questions or want to file a complaint about an insurance company contact MI Office of Financial and Insurance Regulation at (877) 999-6442 or [www.michigan.gov/ofir](http://www.michigan.gov/ofir).

\*Data from *“Rite of Passage?”* Issue Brief, The Commonwealth Fund