



Senator Herb Kohl

United States Senator for Wisconsin



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This spring, many families are preparing for an upcoming graduation. As you or your loved ones get ready for this momentous and exciting occasion, I want to make sure you know about changes that allow children to remain covered under family health insurance policies until they turn 26 years old.

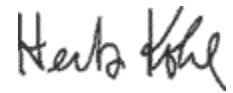
This is essential because it can be difficult for young adults to find health insurance. Many entry level jobs don't provide health benefits, and the jobs that do offer insurance often don't provide great coverage at an affordable cost. Additionally, some young adults simply don't think about health insurance or the need for it. As a result, young adults are persistently the least likely to have health coverage of any age group. This is a problem not only for young Americans without health insurance, but also for overall health care costs because they are more likely to forego preventive services and end up in the emergency room for more expensive care that drives up expenses for all of us.

This problem is improving. In fact, as of a year ago, roughly one-third of all young adults between the ages of 18 and 25 were uninsured. Fortunately, that percentage is steadily dropping as a result of this new benefit. Now 2.5 million more young Americans are covered by health insurance, including more than 27,000 in Wisconsin, and I want to make sure that you know the necessary details of the provision.

Children under the age of 26 qualify for this benefit even if they are married, not living at home, or not claimed as dependents for tax purposes. The provision extends to adult children whether they are enrolled full-time in school or not, and in most cases, parents can add children to their plan even if their kids are offered health coverage through their own employer. If you need additional information about health coverage for young adults—or for anyone else—I would encourage you to visit www.healthcare.gov. On this website you can also find additional information about other new protections and laws that hold health insurers accountable. For example, the new law also bans insurance companies from dropping young adults when they get sick or have an accident.

And, for young adults in new plans there's free coverage of key preventive services.

Sincerely,

A handwritten signature in black ink that reads "Herb Kohl". The signature is written in a cursive style with a large initial "H" and a stylized "K".