

Young Adults and the Affordable Care Act

If you're age 18-25, you may not be thinking about health insurance. You may think you're healthy and don't have to worry about it. Or the cost might be keeping you from getting coverage. But what if you get into an accident or have a serious illness? Your medical bills could put you in debt or ruin your credit and you may not be able to afford the health care you need to recover fully. The Affordable Care Act is expanding your options for health insurance and making them more affordable.

Top Things to Know for Young Adults

- Under the Affordable Care Act, you [can now be insured as a dependent on your parent's health insurance](#) if you're under age 26. The only exception is if your parent has an existing job-based plan and you can get your own job-based coverage.
- New health plans [must now cover certain preventive services](#) without cost sharing.
- Starting in 2014, if you're unemployed with limited income up to about \$15,000 per year for a single person (higher income for couples/families with children), [you may be eligible for health coverage through Medicaid](#).
- Starting in 2014, if your employer doesn't offer insurance, you will be able to buy insurance directly in an [Affordable Insurance Exchange](#). An Exchange is a new transparent and competitive insurance marketplace where individuals and small businesses can buy affordable and qualified health benefit plans. Exchanges will offer you a [choice of health plans](#) that meet certain benefits and cost standards. Starting in 2014, members of Congress will be getting their health care insurance through Exchanges, and you will be able buy your insurance through Exchanges, too.
- Starting in 2014, if your income is less than the equivalent of about \$43,000 for a single individual and your job doesn't offer affordable coverage, you may [get tax credits to help pay for insurance](#).



Watch [this video](#) to learn how young adults now have more affordable options for health coverage.

Resources for Young Adults

Use these resources to find options for coverage and low-cost care:

- Find the [coverage and pricing options](#) that work best for you.
- Learn about [options for young adults under age 19](#) with pre-existing conditions.
- Share your thoughts and spread the word on the [Young Adult Coverage Facebook page](#).

Use these resources to get the most out of your insurance:

- Get help using insurance in your state through the [Consumer Assistance Program](#).
- Learn about [several no-cost preventive services for women](#) that will be available in 2012.
- See a full list of [no-cost preventive services](#) that are now available under the law.
- [Understand your health plan](#) and learn how to make it work for you.

