



### **Frequently Asked Questions**

## Affordable Care Act (ACA) Provision Extending Medicaid Coverage of Former Foster Care Youth (FFY) to Age 26 Regardless of Income/Resources

This document is designed to explain the provision of the Affordable Care Act (ACA) that allows former foster care youth to enroll or remain enrolled in Medicaid until age 26 regardless of income. New York State is finalizing the implementation of this provision; please check back for updates to this FAQ.

#### **BACKGROUND**

## What is the Affordable Care Act provision for former foster care youth (FFY)?

One of the most popular provisions of the ACA allows children under age 26 to stay on their parent's health insurance. Recognizing that children who are discharged from the foster care system do not have the option to remain on their parent's insurance, the ACA includes a provision for young adults who are discharged from foster care to remain on Medicaid until age 26 regardless of income/resources.

### **ELIGIBILITY**

### Who is eligible?

To be eligible a youth must meet all of the following criteria:

- The final discharged youth must have been in the custody of a Commissioner of a local department of social services or the Commissioner of the Office of Children and Family Services on their 18th birthday; AND
- The youth must have been in receipt of Medicaid on their 18th birthday or the day of their final discharge.

# Are FFY who meet the criteria still eligible if they returned to their families or were adopted after discharge?

Yes. Any youth who meets the criteria outlined above (*Who is eligible?*) is eligible regardless of their living arrangements after discharge.

#### Are there any income or resource tests?

No. There are no income or resource tests.

### When does this provision take effect?

This provision takes effect January 1, 2014. Youth who were discharged from foster care may apply for Medicaid at any time before they reach age 26.

### Are FFY eligible for this provision in every state?

Yes. States must cover all FFY who were discharged out of foster care in the state and continue to reside in the state. States can choose to cover FFY who meet the eligibility criteria but were discharged out of foster care in another state. See below.

### Will youth who were in foster care outside of New York be eligible for this coverage?

Yes. New York decided to cover youth who were in foster care in another state but now live in New York.

Youth who were in foster care *in* New York but now live in *another* state will need to check with the Medicaid program in the state where they now reside to determine what health insurance program they qualify for in that state.

#### **ENROLLMENT**

### How should FFY enroll in Medicaid under this provision?

FFY should contact the Department of Social Services in the county where they currently live to enroll. A directory is available here or online at www.ocfs.state.ny.us.

Youth may also go to *New York State of Health*, New York's health care marketplace, to enroll.

#### What documentation will FFY need to enroll?

FFY do not need to have documentation with them when they contact a county to enroll. However, it would speed up the process if they could provide those records. A list of acceptable documents can be found here or at <a href="http://ocfs.ny.gov/main/view\_article.asp?ID=592">http://ocfs.ny.gov/main/view\_article.asp?ID=592</a>. The counties will handle verification and notify the FFY when their eligibility is confirmed.

### Does a FFY who is already enrolled in Medicaid have to do anything?

FFY who are already enrolled in Medicaid do not need to do anything. The Medicaid system will adjust their status to keep them enrolled.

## What steps should be taken to enroll youth who are leaving foster care between now and January 1, 2014?

For the time being there should be NO change in how youth are discharged out of foster care. The Office of Children and Family Services will provide additional guidance to local districts when it becomes available.

## What should happen to ensure that youth discharged from the foster care system after January 1, 2014 receive this benefit?

Youth will be enrolled in Medicaid when they complete their transition plan at discharge and will be able to remain enrolled until they reach age 26.

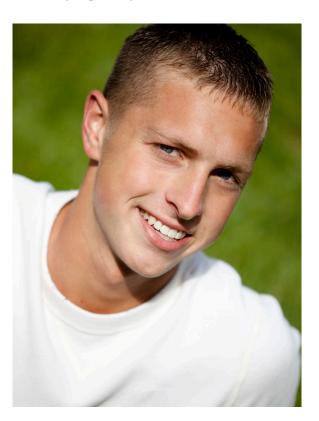
# What are the most effective ways to let eligible youth who have left the foster care system know about this important benefit?

- Use peers! Peers are the best 'messengers' and can make it real with their own stories.
- Create a "buzz" through youth networks.
- Use social media.
- Develop dynamic messages about why insurance works for them; not messages that say it is "good for you."

#### MORE INFORMATION

### Where can we get more information?

As more information and guidance from the State is released, we will compile it on our website at <a href="https://www.scaany.org/policy-areas/health/">www.scaany.org/policy-areas/health/</a>.



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