

# Get Covered!



## *Everything You Need to Know About Getting Health Insurance After Foster Care*

**SCAA**  
Schuyler Center  
**SCAA**  
for Analysis and Advocacy

*Shaping New York State public policy  
for people in need since 1872*



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## Get Covered! About the Coverage

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Under the Affordable Care Act (ACA), young adults are allowed to stay on their parents' health insurance until they turn 26. Because lawmakers recognized that young people who have aged-out of foster care also need access to health insurance, they included a section in the ACA that allows youth who were in foster care be covered by Medicaid until they are 26.

This means that, **if you left foster care between the ages of 18 and 21 and were enrolled in Medicaid when you left, you may be eligible for Medicaid!** The great thing about this new benefit is that, once you've enrolled for the first time, you won't have to reapply for Medicaid until you turn 26. That means no paper work, no renewals, and no interruption in your health insurance. You also don't need to provide any income information when you apply, because this benefit is not based on how much you earn.

If you were in foster care outside of New York State, but now live in New York, you're eligible too! **New York is one of a few states that provide coverage to all former foster care youth, even if they were in foster care in another state.** When you apply you will need to provide documents that show that you were in foster care (see the checklist in the next section), but you don't need to provide any income information.

**So, how do you get enrolled?** See the steps and FAQs below for easy enrollment information. And because this is a relatively new benefit, help spread the word to other people who you think would benefit. This toolkit includes links to videos, an article, and a brochure to help you spread the word to your friends and others who could be eligible.



# How Do I Get Covered? FAQs

## Three Quick Questions

- 1 Were you in foster care when you were 18 years old?
- 2 Were you on Medicaid when you left foster care?
- 3 Do you live in New York State?

If you answered yes to these three questions, you should be eligible for health insurance coverage at no cost until you're 26. To be eligible for this benefit, you have to have been in foster care until you were at least 18, and you have to have been on Medicaid at that time. If you have questions about your eligibility, call the Community Health Advocates at (888) 614-5400.

## Questions & Answers

**Does it matter how much money I make?** Nope. Youth who were in foster care are eligible for Medicaid, regardless of income.

**How long am I eligible for this benefit?** Starting immediately, if you are under 26 and left foster care when you were 18 or older, you can apply for Medicaid. Once you're accepted you can automatically stay enrolled until you turn 26.

**Is this available in every state?** Yes. States must cover all young adults who were discharged from foster care in the state and still live in the state. BUT, not all states provide coverage if you were in foster care in a different state. If you do not live in New York, make sure you check with the Medicaid program in your state.

**Am I eligible for this coverage if I was in foster care outside of New York?** Yes! New York decided to cover youth who were in foster care in another state but now live in New York. See the step-by-step guide below to find out how to enroll.

**What documents do I need?** If you were in foster care in NY, you don't need any documents when you start the enrollment process. If, for any reason, your local Department of Social Services has difficulty verifying that you were in foster care, they may ask you for some documentation.

If you were in foster care outside of NY, you will need to provide a document verifying that you were in foster care. See the step-by-step guide below for a list of documents.

**So, how can I enroll?** You can enroll two ways: either through the Department of Social Services office where you live, or with a navigator either in-person or online through [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov). See the step-by-step guide to applying below.

**What if I am still in foster care?** You don't need to do anything! If you are still in foster care, you will automatically be signed up for this benefit when you exit care.



# How to Apply: Step by Step

## Were You in Foster Care In New York State?

Getting enrolled is easy! You have two options:

1. **In-person or on the phone:** Call or visit your local Department of Social Services (DSS). You can find them here: [www.health.ny.gov/health\\_care/medicaid/ldss.htm](http://www.health.ny.gov/health_care/medicaid/ldss.htm)
  - a. Staff at DSS will either send or give you a Medicaid application and will confirm your eligibility by checking their database.
  - b. Fill out the parts of the application that DSS marks (you **do not** need to provide your income) and either hand it back or mail it back in to the DSS office. Make sure to sign the form!
  - c. Once your application is complete and it is confirmed that you qualify, you will be given or sent:
    - ▶ A letter confirming that you qualify
    - ▶ A list of health plans you can choose from
  - d. Choose the plan you want and return the form to DSS. Your coverage will not begin until DSS receives your signed application and health plan choice, so be sure to send it back!
  - e. You will receive your health insurance card!

**Note:** If you don't hear back or receive your card within 6 weeks, you may want to follow up with DSS to make sure your application is complete.

- ▶ For help understanding how to use your health insurance, check out this infographic from the Department of Health: <http://info.nystateofhealth.ny.gov/UsingYourInsurance>.

2. **Online:** If you can't to go to a DSS office, you can also apply online. But, if you do this your application will go through the online system *and* then to DSS, **so this option will take much longer than going to a DSS office**. This means it will take longer to get your Medicaid card.

Go on the New York State of Health website: [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov) (or call them: 855-355-5777).

**Note:** If you want someone to help you with the application, you can enroll through a *navigator*. Navigators help people get health insurance, at no cost to you. You can find them here, just select the county you live in and you will be given a list of navigators to choose from: [https://nystateofhealth.ny.gov/agent/hx\\_brokerSearch?fromPage=INDIVIDUAL](https://nystateofhealth.ny.gov/agent/hx_brokerSearch?fromPage=INDIVIDUAL) or call New York State of Health and ask to be connected to a navigator: 855-355-5777.

- a. Start the application process. In the *Build Your Household* section you will be asked if you were ever in foster care – answer **Yes**.
  - ▶ Your application will be stopped once you answer that question. But don't worry, your information will be sent to the State to make sure you qualify.
- b. Your local Department of Social Services (DSS) will receive your information and they will send you a packet. It will have:
  - ▶ A letter confirming that you qualify
  - ▶ Medicaid application (you do not need to provide your income)
  - ▶ A list of health plans you can choose from

- c. Choose the plan you want, complete the application and return both to DSS. Coverage will not begin until DSS receives your signed application and your health plan choice, so be sure to send these in!
- d. You will receive your health insurance card!  
**Note:** If you don't hear back or receive your card within 6 weeks, you may want to follow up with New York State of Health to make sure your application is complete.
  - ▶ For help understanding how to use your health insurance, check out this infographic from the Department of Health: <http://info.nystateofhealth.ny.gov/UsingYourInsurance>.

*Have more questions? Unsure about your eligibility or how to pick a plan? Need help understanding your benefits? Call Community Health Advocates at: (888) 614-5400.*

## Were You in Foster Care in Another State?

Before you start, try to make sure you have at least one of these documents:

- A statement from a state or county agency verifying that you were in their custody at age 18.
- A statement from the agency responsible for placement, verifying that you were in custody of the state or county at age 18.
- A copy of a court order showing that you were in the custody of the state or county at age 18.
- A copy of your Foster Care Transition Plan that includes your foster care and Medicaid status.

From there, it's easy!

1. Go to the New York State of Health website: [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov) (or call them: 855-355-5777)
  - a. Start the application. In the *Build Your Household* section you will be asked if you were ever in foster care – answer **Yes**.
    - ▶ You will also be asked whether it was in New York. Answer this question and continue through the application.
    - ▶ At the end of the application you will be enrolled in Medicaid or a private health plan. You will be given an option to call a number to find out more options for former foster youth.
2. After that, you have to call or go to the Department of Social Services (DSS) office where you live. Find them here: [www.health.ny.gov/health\\_care/medicaid/ldss.htm](http://www.health.ny.gov/health_care/medicaid/ldss.htm).

**Note:** DSS will not contact you, so it is your responsibility to contact them!

  - a. Tell them:
    - ▶ You enrolled in health insurance on the Marketplace and that you also want to enroll in the Former Foster Care Benefit
    - ▶ Let them know you have a document (from the list above) showing that you were in foster care.
  - b. They will send/give you a short application and a list of health plans.
    - ▶ Fill it out (you **do not** need to provide your income). Make sure you sign the form!
  - c. Send/return the signed form, your choice of health plans, AND your documentation of care in another state to the DSS office.
3. When DSS confirms that you qualify you will be enrolled in the Former Foster Care program and unenrolled from the insurance you got on the Marketplace.
4. You will receive your health insurance card!

**Note:** If you don't hear back or receive your card within 6 weeks, you may want to follow up with DSS to make sure your application is complete.

  - a. For help understanding how to use your health insurance, check out this infographic from the Department of Health: <http://info.nystateofhealth.ny.gov/UsingYourInsurance>.

*Have more questions? Unsure about your eligibility or how to pick a plan? Need help understanding your benefits? Call Community Health Advocates at: (888) 614-5400.*

## Getting Your Card Means Great Benefits!

With the Medicaid to 26 benefit, you do not need to reapply for Medicaid until you turn 26.

With your card you can: see a doctor and get medications, mental health services, and reproductive health care!



## Spreading the Word: Resources for telling your friends about the Medicaid to 26 Benefit

*Did You Know? Health Insurance Options for Youth Who Aged-Out of Foster Care Just Got Better!* an article for your newsletter

Did you leave foster care when you were 18? You may now be eligible for Medicaid! Under the Affordable Care Act, young adults who left foster care when they were 18 or older, and who are younger than 26, are eligible for Medicaid. There are no income restrictions for the program, and no premiums or copays required. Once accepted, you'll be covered until you are 26 and you will not need to reapply as long as you continue to live in New York State. Enrolling in Medicaid will give you access to important medical services such as: primary care doctors, dental services, mental health services, medications, reproductive health care and more.

If you were in foster care outside of New York, but now live in New York State, you are also eligible. New York has committed to providing coverage for young adults who were in foster care in other states and who now reside in New York State.

To learn more, and for a step-by-step guide to applying for coverage, see the attached brochure.

### Foster Care Youth Ambassadors Videos

In this series of videos, foster care youth ambassadors explain the importance of getting health coverage. Find these on our video page: [www.scaany.org/media/video](http://www.scaany.org/media/video)

### Steps to Coverage: a brochure with a check-list to help you enroll

This brochure (attached) provides basic information about the Medicaid benefit and a step-by-step guide to enrolling in Medicaid. Use this as you enroll, or give it to a friend to help them understand how to *Get Covered!*

## About SCAA

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The Schuyler Center for Analysis and Advocacy (SCAA) is a statewide, nonprofit, policy analysis and advocacy organization working to shape policies that improve health, welfare and human services in New York State. Since 1872, SCAA has served as a voice for social and economic justice for children, and people who are poor, chronically ill or disabled.

To learn more



**Schuyler Center for Analysis and Advocacy is a member of the  
Children, Youth & Families Task Force of Health Care for All New York**

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