

# Get Covered!

## Medicaid Eligibility for Youth Who Were in Foster Care



Toolkit



for Analysis and Advocacy

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



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## Background

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Under the Affordable Care Act (ACA), young adults under 26 years old are able to continue to receive health coverage through their parents' health insurance. Recognizing that young adults who have aged-out of foster care also need access to health insurance, the ACA also included a provision allowing youth who were in foster care to be covered by Medicaid until they are 26.

This provision will provide access to medical coverage to the more than 20,000 youth across the country who age out of foster care each year.<sup>1</sup> In New York State 1,283, or 12% of foster care youth aged-out of care in 2012.<sup>2</sup> These young adults are particularly in need of health coverage as they make their transition from foster care into their independent adult lives.

This Medicaid to 26 provision went into effect January 1, 2014. This toolkit contains talking points, sample communications pieces, and webinars to help providers, educators, and advocates in their outreach efforts.

Please use this toolkit to help spread the word about the Medicaid to 26 provision and to help ensure that New York's young adults get the coverage they deserve.

## 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.

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<sup>1</sup> <http://www.acf.hhs.gov/sites/default/files/cb/afcarsreport20.pdf>

<sup>2</sup> Kids Count Data Center. Annie E. Casey Foundation. Children Exiting Foster Care by Exit Reason. <http://datacenter.kidscount.org/data/Tables/6277-children-exiting-foster-care-by-exit-reason?loc=34&loct=2#detail/2/34/false/868,867,133,38,35/2629,2630,2631,2632,2633,2634,2635,2636/13050,13051>



# Talking Points and General Information

The following documents provide a guide for talking and answering questions about the Medicaid to 26 benefit. These documents can also be found online in PDF format to be printed and distributed to providers and potential enrollees.

## Fact Sheet (November 2013)

 [http://www.scaany.org/wp-content/uploads/2014/01/Health\\_Insurance\\_Options\\_Foster\\_Care\\_11-13.pdf](http://www.scaany.org/wp-content/uploads/2014/01/Health_Insurance_Options_Foster_Care_11-13.pdf)

### Health Insurance Options for Young Adults After Foster Care Gets Better on January 1

Starting January 1, 2014, most young adults who left foster care at 18 and are still under 26 are eligible to apply for Medicaid with no preconditions.

One of the most popular provisions of the Affordable Care Act (ACA) allows children under age 26 to stay on their parent's health insurance. Recognizing that children who age out of the foster care system do not have that important benefit, the ACA includes a similar provision for most young adults who age out of foster care.

Starting on January 1, 2014, most young adults who left foster care at age 18 or older and are still under 26 can enroll in Medicaid with no preconditions.

For youth who were in foster care, access to health and mental health services is of critical importance and can make a difference in their successful transition to adulthood. Having insurance means these young adults can receive important health, mental health, dental and other services.

#### What you need to know:

- ▶ To be eligible, the young adult must have been in foster care at age 18 or older and enrolled in Medicaid.
- ▶ Eligible young adults can begin to enroll on January 1, 2014 and may apply any time before they reach age 26.
- ▶ There will be no income or resource tests and no premiums or co-pays.
- ▶ Once enrolled, the young adult will continue on Medicaid through age 26 without needing to reapply as long as they live in New York.
- ▶ Young adults should contact the Department of Social Services in the county where they are currently living to check on their eligibility and get enrolled. They may also enroll at the New York State of Health, New York's health insurance marketplace: <https://nystateofhealth.ny.gov/>.
- ▶ Young adults older than 26 should visit the *New York State of Health*, New York's health insurance marketplace for coverage options.

For more details on this provision, see the FAQs on our website at [www.scaany.org](http://www.scaany.org).

# Frequently Asked Questions (February 2014)

 [http://www.scaany.org/wp-content/uploads/2014/02/FAQ\\_ACA\\_FFY\\_February2014.pdf](http://www.scaany.org/wp-content/uploads/2014/02/FAQ_ACA_FFY_February2014.pdf)

## Frequently Asked Questions

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

#### BACKGROUND

##### What is the Affordable Care Act provision for youth who were in foster care?

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 youth 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 youth eligible for this provision in every state?

Yes. States must cover all youth who were discharged out of foster care in the state and continue to reside in the state. States can choose to cover youth 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 covers 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 youth who were in foster care enroll in Medicaid under this provision?

Youth 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](http://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 youth need to enroll?

Youth 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 [http://ocfs.ny.gov/main/view\\_article.asp?ID=592](http://ocfs.ny.gov/main/view_article.asp?ID=592). The counties will handle verification and notify applicants when their eligibility is confirmed.

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

Youth 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 [www.scaany.org/policy-areas/health/](http://www.scaany.org/policy-areas/health/).



## Communicating *Get Covered!* Templates and Communication

The following documents provide newsletter articles and other communications pieces to help your *Get Covered!* communications efforts. These documents can also be found online in PDF format to be easily printed and used for your publications.

### Health Insurance Options for Youth who were in Foster Care in NY Just Got Better: a newsletter template article (September 2014)

 <http://www.scaany.org/wp-content/uploads/2014/10/FFY-Medicaid-Article.pdf>

Under the Affordable Care Act, young adults who left foster care at the age of 18, and are under 26, are now eligible for Medicaid.

***Help educate youth who were in foster care about this benefit with the attached flyer outlining simple steps to enrollment.*** In order to enroll, youth can visit their local Department of Social Services (DSS) office to complete the Medicaid application and confirm eligibility. Alternatively, youth can enroll online at [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov) to complete an application and eligibility will be confirmed by their local DSS office. In both instances it is important that youth indicate that they were formerly in foster care so that they are eligible for the program. Visit [www.scaany.org/health](http://www.scaany.org/health) for a toolkit and more information.

This extension of Medicaid benefits to youth who were in foster care is an important step in ensuring access to care for young adults who may not receive health insurance through other channels, and is especially important for former foster youth as they transition out of the foster care system. In 2012 more than 23,000 youth “aged out” of foster care across the country, meaning that they had not been adopted or moved to a permanent home by the time they reached age 18, and were, therefore, released from the system into their own care. While health coverage rates tend to be lower for young people on the whole, they are particularly low for youth who were in foster care, who often struggle to secure employment that carries health benefits. And while they often lack health insurance, youth who were in foster care are more likely to report a health condition or need other medical and counseling services.

Youth who were in foster care can seek coverage for these services through Medicaid, for which they are eligible for coverage until age 26 and, once accepted, do not need to reapply while they continue to reside in New York State. There are no income restrictions for the program, and no premiums or copays required. Additionally, New York State has committed to providing coverage for young adults who were in foster care in other states and who now reside in New York State.

## Did You Know? Health Insurance Options for Youth Who Aged-Out of Foster Care Just Got Better in NY! a youth newsletter article template (September 2014)

 <http://www.scaany.org/wp-content/uploads/2014/11/FFY-Medicaid-Youth-Newsletter-Article09-14.pdf>

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 at the age of 18, 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.

## Talking to Youth Who Were in Foster Care about New Insurance Options: a newsletter article template (November 2013)

 <http://www.scaany.org/wp-content/uploads/2014/01/FFC-Youth-Outreach-and-Engagment-newsletter-template-Nov.-20131.pdf>

One of the most popular benefits of the Affordable Care Act (ACA) allows young adults to stay on their parents' health insurance until age 26. Another provision in the ACA allows young adults discharged from foster care at age 18 or over who were on Medicaid at the time of discharge to enroll or remain enrolled in Medicaid until they turn 26 regardless of their income. This provision took effect on January 1, 2014.

Outreach efforts will be critical to getting eligible youth enrolled. There are a number of young adults who left foster care after January 1, 2007 who are eligible but may not be aware of this important benefit.

On November 20, 2013, the Schuyler Center hosted a webinar, with the support of Casey Family Programs, on best practices to find and enroll youth who aged out of foster care. The program featured Erica Leveillee, Training Coordinator from Youth In Progress, two youth ambassadors from the NYS Foster Care Youth Leadership Team and Paul Griffin, Founder and President of the Possibility Project in New York City.

Effective outreach and engagement strategies identified in the webinar included:

- ▶ 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 and not about it being 'good for you'

The webinar is posted on the Schuyler Center website with other resources explaining the provision to help providers, community groups and youth develop outreach strategies. Additional information will be posted as it becomes available from the Office of Children and Family Services (OCFS) and the Department of Health.

## New Health Insurance Options for Youth Who Were in Foster Care: a newsletter article template (October 2013)

 [http://www.scaany.org/wp-content/uploads/2014/01/newsletter-template-FFY-provision-of-ACA\\_-10-8-13.pdf](http://www.scaany.org/wp-content/uploads/2014/01/newsletter-template-FFY-provision-of-ACA_-10-8-13.pdf)

One of the most popular benefits of the Affordable Care Act (ACA) allows young adults to stay on their parents' health insurance until age 26. The ACA also contains a provision that allows young adults who transition out of foster care at age 18 or older and were on Medicaid while in foster care to enroll in Medicaid and stay enrolled until they turn 26. These young adults are eligible for Medicaid regardless of their income up until age 26.

Youth who are eligible for this option should contact their local department of social service district to enroll in Medicaid, this provision went into effect January 1, 2014.

Youth who were in foster care who are too old for this provision or did not age out of foster care have other health insurance options available through the New York State of Health: New York's Official Health Insurance Marketplace. The following is a link to the list of community partners around the state that will assist people to enroll in coverage: <http://info.nystateofhealth.ny.gov/IPANavigatorMap>.

## Extending Medicaid Eligibility to Youth Who Were in Foster Care: a presentation (Jan. 29, 2014)

 [http://www.scaany.org/wp-content/uploads/2014/02/NYPWA-FFC-presentation-01-29-14\\_Final.pdf](http://www.scaany.org/wp-content/uploads/2014/02/NYPWA-FFC-presentation-01-29-14_Final.pdf)

This presentation, Extending Medicaid Eligibility to Youth who Were in Foster Care, was given at the workshop, "ACA Provision: Medicaid to 26 for Youth Who Were in Foster Care" during the New York Public Welfare Association Conference, and helps to explain implementation in New York State. Find this link above.



## Spreading the Word: Videos and Webinars

The following items provide information about videos and webinars to help you spread the word about the Medicaid to 26 benefit to both youth and service providers. All of these resources can be found on our website ([www.scaany.org](http://www.scaany.org)).

### Foster Care Youth Ambassadors Videos

A great tool for communicating to young adults seeking coverage! 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)

### Webinar: Extending Medicaid Eligibility to Youth Who Were in Foster Care: Outreach and Engagement Strategies (November 20, 2013)

This Schuyler Center webinar, the *Affordable Care Act and the Youth Who Were in Foster Care Provision: Outreach and Engagement Strategies*, focuses on effective practices for reaching youth who were in foster care about the Medicaid to 26 provision. Also available is the PowerPoint presentation that accompanied the webinar.

 Find the webinar here: [https://schuyler.adobeconnect.com/\\_a1030391140/p7d71owfx88/?launcher=false&fcsContent=true&pbMode=normal](https://schuyler.adobeconnect.com/_a1030391140/p7d71owfx88/?launcher=false&fcsContent=true&pbMode=normal)

 Find the presentation here: [http://www.scaany.org/wp-content/uploads/2013/07/aca\\_ma\\_eligibility\\_ffcy-outh\\_outreach\\_nov2013.pdf](http://www.scaany.org/wp-content/uploads/2013/07/aca_ma_eligibility_ffcy-outh_outreach_nov2013.pdf)

### Webinar: Extending Medicaid Eligibility to Youth Who Were in Foster Care (October 28, 2013)

This Schuyler Center webinar introduces the Affordable Care Act provision which allows youth who were in foster care to enroll and maintain Medicaid coverage until age 26 regardless of income.

 Find the webinar here: [https://schuyler.adobeconnect.com/\\_a1030391140/p8ymb6qwfp8/?launcher=false&fcsContent=true&pbMode=normal](https://schuyler.adobeconnect.com/_a1030391140/p8ymb6qwfp8/?launcher=false&fcsContent=true&pbMode=normal)

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