



## Transitioning to Adult Care: Learning About Health Insurance and Resources

Dear Patient and Family,

Learning how to manage your health and wellness is key to transitioning to adult care (or health care transition). Part of transitioning to adult care is knowing about health insurance and resources and how they help you. This guide includes tools to help you and your family learn about health insurance and resources as you start planning for your health and the future.

Your Children's Health Care Team wants you to be ready and are here to help you make the transition to adult care. Talk with us if you have any questions.

Sincerely,

Children's Health

# Skills for Learning About Health Insurance and Resources

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As you transition to adult care, talk to your health care team, and parents, or caregivers about your future. Below are tips to help you start planning for future health insurance options through school or work.

- **Understand types of health insurance.**
  - Ask your health care team, parents, or caregivers about the different types of health insurance.
  - Learn about your current health insurance and how it works.
  - Carry your health insurance card with you.
- **Apply or re-apply for Supplemental Security Income (SSI), if needed.**
  - Learn about SSI benefits and if you qualify for them.
  - Re-apply for SSI around the age of 18. Information about re-applying should be received by mail from Social Security Administration.
  - Work with your health care team, parents, or caregivers to complete this application, if needed.
- **Plan for health insurance for the upcoming year.**
  - Know when your current health insurance will end.
  - Research options for health insurance in the future.
  - Identify next steps needed to have health insurance when your current health insurance ends.
  - Talk with your health care team and parents or caregivers to learn about options for health insurance.
- **Plan for your future.**
  - Talk to your health care team, parents or caregivers about your future.
  - Decide if you will continue school at college or go to work.
  - Learn how your health may affect your school or work.
- **Identify accommodations needed for school or work.**
  - Know what help you may need at school or work.
  - Talk to your health care team and parents or caregivers about how to get the help you need.
- **Identify at least 2 people to ask for help when needed.**
  - Think about two people that can help you become more independent as you become an adult.
  - Ask them for their support.

# Health Insurance

Learning about health insurance is an important part of your health care transition. This helps you pay for health care needs and medicines (prescriptions) your doctor orders.

As you transition to adult care, your health insurance may change. You should:

- Talk with your health care team about planning for changes and when your health insurance will change.
- Ask about choices you may have for future health insurance.

Below is a guide to help you prepare for changes in your health insurance. There are a lot of new terms below. The terms in bold are defined on the next pages.

Cost
<p>Health insurance has many terms about payment for insurance and your health care needs. Questions to ask about paying for health insurance:</p> <ul style="list-style-type: none"><li>• What will the monthly <b>premiums</b> be?</li><li>• Is there a <b>deductible</b> you must meet before your health insurance will begin to pay for your healthcare?</li><li>• After you pay your <b>deductible</b>, how much will your health insurance cover?</li><li>• What is the limit to the <b>out of-pocket</b> amount you must pay?</li><li>• Is there a <b>co-pay</b> when you see your doctor?</li><li>• What will you pay for a specialty care visit?</li><li>• What are the differences between a health care provider who is <b>in-network</b> and <b>out-of-network</b>?</li></ul>
Covered Services (Coverage)
<p>Coverage is what health insurance will cover and help pay for. These can differ between health insurance companies. Questions to ask about coverage:</p> <ul style="list-style-type: none"><li>• Will it cover the costs of your medical needs?</li><li>• Are medicines part of the deductible, co-insurance, or out-of-pocket maximum?</li><li>• Are dental and vision covered under the health insurance plan?</li><li>• Does the health insurance plan include durable medical equipment (DME) such as wheelchairs, walkers, and crutches?</li><li>• Does the health insurance have any limits on:<ul style="list-style-type: none"><li>○ Who your doctor is</li><li>○ Where you can get medicine</li><li>○ How many times you be able to see your <b>primary care doctor (PCP)</b> a year.</li><li>○ The limit of times you can refill your medications.</li></ul></li></ul>

# Health Insurance (continued)

## Access to Care

Things to think and ask about when choosing your doctors, pharmacies, and other health care services:

- Are your current doctors **in-network**?
- What if your current doctor(s) is **out-of-network**?
- How can you find a doctor that is **in-network** for your specific health care needs?
- Do you need a referral from your **primary care doctor** to see a **specialty care doctor**?
- What hospitals near you are **in-network**?
- What happens if you are away from home and must go to an **out-of-network** hospital?
- Are your current medicines covered?

## Helpful Terms to Know

**Appeal:** the action you can take if you disagree with a decision made by your health insurance company. The insurance company will review their original decision with any new information.

**Benefits or Covered Services (Coverage):** the services or supplies your health insurance agrees to cover. What is and is not covered differs from plan to plan.

**Co-Insurance:** once you have paid the amount of the deductible (defined below), any more health care costs will be shared by you and the health insurance company. Co-insurance differs from plan to plan.

**Co-Payments (Copay):** a set amount you pay when you go to the doctor or get a medical supply.

**Deductible:** amount you pay for any health care services before your health insurance starts to pay.

**Excluded Services:** health care services that your health insurance does not pay for.

**Explanation of Benefits (EOB):** a summary of charges that your health insurance sends you after you see a doctor or get a service. It will show what the service is, what they paid for, and how much you owe. This is not a bill.



# Health Insurance (continued)

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**Formulary (drug list):** list of prescriptions (medicines ordered by your doctor) covered by a prescription drug plan.

**In-Network:** a health care provider who has a contract with your health insurance.

**Out-of-Network:** a health care provider that does **not** have a contract with your health insurance to provide services to you. You will pay more to see them.

**Out-of-Pocket Maximum:** the most you will have to pay (within a year) for health care services and prescriptions. After you have paid this, your health insurance will pay all further costs.

**Preauthorization (prior authorization):** when your health insurance requires you get approval before you can get health care services.

**Premium:** what you pay each month to the health insurance company.

**Primary Care Doctor:** a doctor you see for most general health problems. They may send you to another doctor that treats a specific health care need.

**Specialty Care Doctor:** a doctor that treats a specific health care need.

Source: <https://marketplace.cms.gov/outreach-and-education/downloads/c2c-roadmap.pdf>



# Understanding Your Health Insurance Card

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It is important that you look over and understand your health insurance card when moving to adult care.

## **This will help you:**

- Set up visits with your doctors.
- Complete your forms when checking in for visits.
- Know how much your health insurance will pay for your visit.
- Know how much you may need to pay for your visit.
- Have the phone number and website of your health insurance plan.

## **Below are the important parts of your health insurance card:**

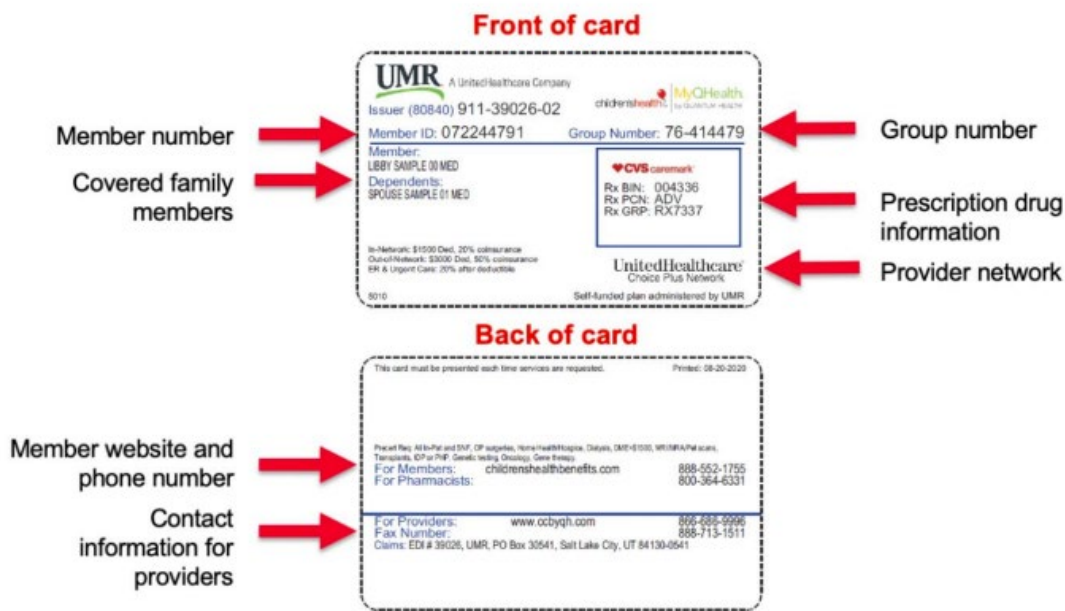
- Name of insurance company
- Member number - an individual number that stands for the subscriber. This may also be called subscriber ID, insured ID, or policy number.
- Covered family members
- Subscriber-name of person who holds the insurance. May also be called member, policyholder, enrollee, or insured.
- Group number- an individual number for a group. May also be called plan number or account number.
- Prescription drug information - information for medicine-a pharmacy will need this information to fill medicines.
- Provider network
- Copay for doctor visit
- Phone number and website address to insurance company. This is usually on the back of the insurance card.

## **As an adult, you should:**

- Carry your health insurance card with you.
- Carry your insurance cards for prescriptions, dental, and vision coverage, if they are separate from your health insurance card.
- Visit your health insurance website and review your benefit information.
- Call your health insurance plan when your address or phone number changes.
- Call your health insurance company if you have any questions about your health insurance plan.

# Understanding Your Health Insurance Card (continued)

Example of a health insurance card:





# Planning For Changes in Health Insurance

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During your transition to adult care, your health insurance may change. It is important to have a plan for your future health insurance to make sure you get the care that you need. Talk to your health care team and parents or caregivers about choices for your future health insurance. Use the steps below to help you develop a plan.

- **Learn what type of health insurance you currently have.**
  - The most common types of health insurance are: government (Medicaid, CHIP, STAR Health, CSHCN, STAR Kids), commercial (private), and health insurance marketplace (also known as “marketplace” or “exchange”).
- **Know when your current health insurance will end due to age.**
  - Medicaid, CHIP, and STAR Health (foster care) end at age of 19.
  - CSHCN and STAR Kids end at age of 21.
  - Commercial health insurance provided by your parent’s or caregiver’s employment ends at age 26.
  - Health insurance marketplace has no age limit.
  - Remember all health insurance plans require you to reapply or sign up every 6 to 12 months. Check with your plan for details.
- **Research options for health insurance in the future.**
  - If your government health insurance ends, is there another government health insurance you can sign up for?
  - Does the county you live in offer health programs or services?
  - If you are on your parent’s or caregiver’s health insurance, will you stay on their health insurance until you turn 26 or will you need enroll in your own plan?
  - If you enroll in your own health insurance plan, does your school or work offer health insurance?
- **Identify next steps needed to have health insurance as your current health insurance ends.**
  - Choose a health insurance option that works for you based on cost, covered services, and access to the care you need.
  - Learn when and how to sign up or re-apply for health insurance. For example, do you sign up or reapply at a certain time of the year and can you sign up online or do you need to sign up in person?
  - Find out what is needed to sign up or reapply for health insurance. For example, do you need proof of income, address, or ID?

# Planning For Your Future

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Transitioning to adult care is part of your transition to adulthood. As you move into adulthood, you will start to plan for your future. This plan may include setting goals for yourself such as school and work life. When you plan for your future, it is important to think how this relates to your health care needs. Below are tips to help you with your planning.

- **Think about you would like to do as an adult.**
  - What are your goals for the short term (2-5 years)?
  - What are your goals for the long term (5-10 years)?
  - Consider your interests and strengths.
  - To learn more, talk to someone who is doing the career that you want to do. Ask them to be your mentor.
- **Do you need to go to college to do what you want?**
  - If so, is a 2-year, 4-year, or graduate degree needed?
  - Where will you go for college? Is the college close to home or out of town or state?
  - Where will you live when you go to college?
  - How will you pay for college?
  - Learn about scholarships and financial aid.
- **When are applications due?**
  - What are your options for work?
  - Is work close to home or out of town or state?
  - Where will you live when you are working?
  - Can you start working without going to college?
  - Can you start working or volunteering in your area of interest to gain experience?
- **How does your health condition impact your options for school or work?**
  - Will your school or work offer health insurance?
  - If school or work is out of town or state, do you need to find new doctors that care for your health condition?
  - Are accommodations needed for school or work?
- **Contact the Office of Disabilities or Auxiliary Services at the college you plan to go to help you find resources.**
  - This includes longer time for taking tests, breaks, or food and drinks.

Talk to your parents or caregivers, school counselors, and others for help in deciding what you will do after you graduate high school.

- Think about other goals for your future related to independence and living situations.
- Talk with your health care team about your future and how this relates to your transition to adult care including your health condition, medicines you take, activity restrictions, health insurance, and adult doctors.

# Caring for Your Health in College

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You are going to college and will likely be away from your parents and hometown. You will need to prepare to care for your health while attending college. Below are some suggestions:

## **Care for your health:**

- Keep a list of emergency contacts with you.
- Carry your health insurance card with you.
- Wear a medical ID or enter important health facts about yourself on an app on your smart device.
- Decide if you will keep seeing your doctor in your hometown or if you need to find a doctor closer to college.
- Think about how often you need to see your doctor.
- Find out from your old or new doctor's office the best way to communicate (for medicine refills, scheduling appointments, and other needs).
- Create a plan for receiving or picking up supplies.
- Learn where the nearest pharmacy is located.

## **Have an emergency plan:**

- Know where the nearest emergency room is located.
- Decide who to call in case of an emergency.
- Check into the college campus Health Services or Campus Clinic to learn what care can be given there.
- Make a plan in case you completely run out of medicines or supplies.

## **Share your medical information with friends, roommate, teachers, or employers:**

- Decide who needs to know about your medical condition.
- Think about how much information they need to know.
- Share medical information and emergency contact with your roommate.
- Share your emergency plan and contacts with trusted friends, teachers, or employers.
- Think about if and how your medical condition will impact school or work.

## **Plan for accommodations:**

- Talk with your doctor about special accommodations, if needed, at college. For example:
  - longer time for tests.
  - enlarged print on papers or computers.
  - physical access to classrooms and other areas.
- In college, you must self-identify with a disability that requires accommodations before you go to class. This is different from high school where you may have had an Individualized Education Program (IEP) made for you. You do not need to tell the school about accommodations needed before admission.

# Caring for Your Health in College (continued)

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- Sign up with the Office of Disabilities or Auxiliary Services at your school to make your needs known.

## **Dorm life and dining:**

- Check to see if a refrigerator or microwave is allowed in your dorm room.
- Review meal plans to make sure choices meet your food needs.
- Learn how far the dining area is from your dorm, check the dining area hours and see if they offer any after-hours dining.
- Know how far the Health Services or Campus Clinic are from your dorm room. Have a plan on how to get there, if needed.

# Transition Tips for Parents and Caregivers Learning About Health Insurance and Resources

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As your teen becomes a young adult, talk to them about their future for health insurance, school, work, and living situations. Below are tips to help support your young adult as they plan for their future.

- Understanding different types of insurance.
  - Talk with your young adult and explain the different types of health insurance.
  - Talk to them about their current insurance and explain how it works.
  - Have your teen carry their insurance card with them.
- Applying or re-applying for Supplemental Security Income (SSI).
  - Talk to your teen about SSI benefits and if they qualify.
  - Around the age of 18, your young adult will need to re-apply for SSI as an adult. Information about re-applying should be received by mail from Social Security Administration.
  - Help your young adult complete and return application.
- Plan for health insurance coverage for the upcoming year.
  - Help your teen understand their current insurance and learn when coverage will end.
  - Help your teen research options for health insurance for the future.
  - Talk to your teen about next steps needed to have health insurance as their current health insurance ends.
  - Explain what options they have for health insurance.
- Plan for the future.
  - Talk to your teen about their future goals.
  - Talk to them about continuing school at college or going to work. Help them identify next steps.
  - Talk to them about how their health may affect their school or work.
- Identify accommodation needs for school or work.
  - Talk to your teen about what assistance they may need to be successful at school or work.
  - Talk to them about how to get the help they need.
- Identify at least two people to ask for assistance when needed.
  - Help your young adult identify two people who can help them become more independent as they move into adulthood.



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