

Help Young Adults Get Covered!

Young adults all over the country are leaving home when they go to college or enter the workforce. In your outreach, education, and enrollment efforts geared toward young adults and their families, let them know that if they don't have an offer of employer-sponsored coverage that is [affordable](#) (according to the Affordable Care Act definition) and meets [minimum value](#) (MV), young adults have other options to get covered. Remind these consumers that if they don't have any health coverage, they may have to pay the individual shared responsibility payment when they file federal income taxes, and that there is no special exception for age or student status.

Under 26? Young Adults Can Stay or Get Covered on a Parent's Health Insurance Plan

- Young adults may be able to get added to or stay [covered under their parent's health insurance plan](#) until they turn 26 – even if they are married, not living at home, financially independent, or have an offer of insurance through a job.

Young Adults Can Buy Their Own Health Insurance Plan

- Young adults may be able to buy their own plan through the Marketplace. If they are just starting out and not making much money, they will probably qualify for [savings](#) – which may make their monthly health insurance bill less than a cell phone bill.
- Outside the yearly [Open Enrollment period](#), young adults can enroll only if they have a life change that qualifies them for a [special enrollment period](#) (SEP). Turning 26 and dropping off a parent's insurance plan, losing health insurance for any other reason, getting married, or having a baby are just a few of the changes that may qualify them to enroll in the off-season. [Click here](#) to help young adult consumers find out more about whether they may qualify for an SEP.
- Young adults also can choose a ["catastrophic" health plan](#) – an affordable way to protect themselves from worst-case scenarios.

