

KNOW BEFORE YOU GO

Affordable Care Act

What is the Affordable Care Act?

The Affordable Care Act is a federal law that increase access to health insurance for uninsured Americans. California recently implemented the Affordable Care Act under state law.

How does the Affordable Care Act help former foster youth?

Former foster youth will be eligible for Medi-Cal until age 26 under the federal Affordable Care Act. To qualify, youth must have been in foster care or placed by the dependency court with a relative on their 18th birthday.

Does income impact eligibility?

No. Medi-Cal is extended to age 26 regardless of the former foster youth's income. This means a youth can work and earn income, and maintain eligibility for Medi-Cal until he/she turns 26 so long as he/she is enrolled in the 4M program.

What kind of coverage will California former foster youth have?

Former foster youth have the option of choosing fee -for-service Medi- Cal which means they can go to any doctor who accepts Medi-Cal, or they can choose a Managed Care Plan. Coverage includes:

- General and specialty care
- Mental health services
- Eye exams
- Dental care beginning in mid-2014

How do California former foster youth enroll?

- Youth who are already 21, but under the age 26, must wait until January 2014 to enroll in Medi-Cal for former foster youth. In the meantime, these youth should enroll in a low income health plan. In January 2014, individuals enrolled in the low income health plans will be transferred to Medi-Cal. When they are transferred to Medi-Cal they can choose fee-for-service coverage rather than a managed care plan. Youth should ensure they enroll in the 4M program to avoid redetermination and income eligibility requirements.
- Youth who turn 21 between July-Dec. 2013 will maintain coverage until age 26 and do not need to take any additional steps to enroll so long as Medi-Cal is currently on (if a youth is/was disenrolled for some reason, he/she can re-enroll as long as he/she is under 26).
- Youth who turn 21 after January 2014 will maintain coverage until age 26 and do not need to take any additional steps to enroll so long as Medi-Cal is currently on (if a youth is/was disenrolled for some reason, he/she can re-enroll as long as he/she is under 26).

Does the Affordable Care Act help youth who move out of state?

California will provide coverage to former foster youth from other states who were in care on their 18th birthday. Therefore, if a youth was in foster care on their eighteenth birthday in another state and they move to California, they can obtain Medi-Cal.

However, it is not clear if other states will choose to extend coverage to former foster youth from other states, and the federal government has not yet finalized regulations that will determine whether other states are required to provide this coverage. Therefore, if a youth whose dependency was established in California moves to another state, he/she must check with that state to see if they can obtain coverage from that state until age 26.

Who should I call with questions?

Contact Taylor Dudley, t.dudley@kids-alliance.org, at the Alliance for Children's Rights.

For more information, visit kids-alliance.org or clccal.org.



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