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## How to Continue a Parent's Private Health Insurance when a Young Adult with IDD is Approaching Age 26

*Can a person with IDD continue to have the parent's group health insurance after the age of 26?*

All young adults can continue to be covered on their parents' private group health insurance until the age of 26, as established under the Affordable Care Act (ACA). **However, when young adults have a disability, they can potentially remain on their parent's fully insured group health plan after age 26** – and they can continue to have this private health insurance in addition to Medicaid coverage.

To qualify for continuation of the parent's private group health insurance, the young adult child must be incapable of self-sustaining employment, by reason of the disability, and must remain chiefly dependent on the parent(s) for support and maintenance. Proof of incapacity must be furnished to the health insurance plan before the date on which the dependent coverage would normally end. The plan may require the parent to continue furnishing proof of disability and dependency in the future.

If possible, it is suggested that the parent contact the health insurance administrator at their place of employment a few months prior to their child's 26th birthday, to obtain the proper forms and submit the necessary documentation in a timely manner. Occasionally, additional documentation of the disability may be required. **The proper forms must be completed before the child's 26th birthday.**

Although the young adult can be covered under the parent's group health insurance beyond age 26, there is no requirement to continue this coverage if the current employer's health insurer changes, or if the parent changes employers. For example, if the parent changes jobs after the child has attained age 26, there is no requirement that the new health plan must make coverage available to the disabled adult child. But even though the coverage is not required, it is possible the new plan will allow it. By all means – ask!