



Student Worksheet Key: Rapid Research on Obtaining Health Care Coverage

Directions: Being a smart health care consumer means knowing how to get health insurance at every stage of life. Using the internet, research sources of health insurance and special costs, facts, or information to know at each stage. Be careful to use reliable sources and cite them. Be prepared to share your data with the group.

AGES: 18-26

Possible sources for health insurance:

- 1 Parent's job-based insurance plan.
- 2 Plan obtained through the Health Insurance Marketplace.
- 3 A student-based insurance plan from your university.

Special costs, facts, or information to understand at this age:

- 1 You can stay on your parents' insurance plan up to the age of 26.
- 2 You can apply for a catastrophic plan if you are 30 and under.
- 3 When you start a new job that offers health insurance usually you are eligible for this benefit right away, but sometimes there is a waiting period.

Resources:

<https://www.healthcare.gov/young-adults/coverage/>
<https://www.healthcare.gov/young-adults/children-under-26/>
<https://www.healthcare.gov/young-adults/ready-to-apply/>

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Possible sources for health insurance:

- 1 Employment-based insurance plan (your own or your spouse's).
- 2 Plan obtained through the Health Insurance Marketplace.
- 3 COBRA—In case you lose your job, this federal law lets you pay and maintain your previous employer-based health insurance.
- 4 Medicaid—if you make less than a certain amount per year.

Special costs, facts, or information to understand at this age:

- 1 ACA's annual open enrollment period runs from Nov. 1 until January 15, otherwise you must qualify for a special enrollment period or Medicaid.
- 2 Cobra is the ability under federal law to keep your employer-based health insurance coverage for up to 18 months (longer under certain circumstances) at your expense.
- 3 Most private health coverage in the US is employment based.

Resources:

<https://www.aarp.org/health/health-insurance/info-2021/aca-enrollment-checklist.html>
<https://www.aarp.org/health/health-insurance/info-2020/job-loss-options.html>
<https://www.dol.gov/general/topic/health-plans/cobra>

AGES: 65+

Possible sources for health insurance:

- 1 Medicare
- 2 Your federal or state health insurance marketplace.
- 3 Medicaid
- 4 Employment -based insurance plan (your own or your spouse's).

Special costs, facts, or information to understand at this age:

- 1 You are eligible for Medicare at age 65.
- 2 Everyone with Medicare, regardless of income, health status, or prescription drug usage, has access to prescription drug coverage.
- 3 Medigap insurance, which is private insurance that supplements your Medicare coverage, is available to purchase.

Resources:

https://www.aarp.org/membership/benefits/campaigns/medicare-eligible/?cid=USEM-Health-GHK-Google-15-010123&gclid=EAlaIqobChMI8uets5jt_QIVB3KGCh1B-QR3EAAAYAiAAEgLDzfd_BwE&gclsrc=aw.ds
<https://www.healthcare.gov/medicare/>
<https://www.hhs.gov/answers/medicare-and-medicaid/what-health-insurance-is-available-for-aging-low-income-people/index.html>