



The RAISE Center
National Resources for Advocacy, Independence, Self-determination
and Employment
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Healthcare Coverage Transition Tip Sheet for Families and Youth with Disabilities

Transition is about more than the move to school-to-work. It is about all areas of adult life, including health care. The ways that someone with a disability gets health care include:

Private Insurance: Someone with a disability can be get insurance from their job or their parent's insurance plan. The Affordable Care Act allows youth to stay on their parents insurance to age 26. Parents can get a certification of disability under the "Handicapped Children Provision" which continues coverage if the parent stays on their employer's health plan. You may have to do this for each type of insurance (dental/vision/prescription).

Individual insurance may also be bought through the [Healthcare Marketplace](#). These insurance plans may be low cost depending on household income.

COBRA continuation coverage (Consolidated Omnibus Budget Reconciliation Act) can be an option if an individual loses their job. This coverage is available for up to 18 months and can be costly.

Medicaid: Medicaid insurance is based on income. In some states, if you get Social Security Income (SSI) you get Medicaid. There are Medicaid waivers for Home and Community-Based Services (HCBS). Workers with disabilities can work without losing Medicaid. The Kaiser Family Foundation made a [list of programs by state](#). A good guide from the ASAN (Autistic Self Advocacy Network) is the "[A Self Advocate's Guide to Medicaid](#)."

Medicare: Medicare insurance is based on disability and work hours from either the person with a disability or their parents. A youth may get coverage if a parent retires, becomes disabled, or dies. Go to <https://www.medicare.gov/> or call 1-800-MEDICARE. Some people can get both Medicaid and Medicare.

Resources to help with health care:

- ❖ [Family Voices/Family-to-Family Health Information Centers](#)
- ❖ [Parent Training and Information Centers](#)
- ❖ [Got Transition](#)
- ❖ [Centers for Independent Living](#)

Updated from [SPAN's Healthcare Transition Tip Sheet for Teens](#)

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