

ConsumerWatch: Despite Health Reform, Young Adults Not Always Covered

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When Health Care Reform passed last year, millions of parents with uninsured dependents were relieved. But not all dependents will have coverage right away.

When Evan Spinrod's daughter turned 19, she was kicked off her family's Kaiser's health plan. Spinrod said that's when he decided to buy her an individual health plan. But when reform went into effect, Spinrod was hoping Kaiser would take her back. "One it would be a savings, and two it would be a better plan," he said.

But that's when Kaiser diagnosed his daughter with cervical cancer. As a result, Kaiser denied the Spinrod's request citing a pre-existing condition.

"One of the reasons why we have a health insurance crisis in the country is that insurance companies got very tough on pre-existing conditions in the last 10 years," said Amy Bach, Executive Director of United Policyholders.

According to Bach, adding a dependent over the age of 19 with a pre-existing condition may depend on the type of coverage a family has.

"A private insurance company that's selling individual not group policies could still reject a 19 to 26-year-old kid if they have a severe pre-existing condition," she said. In this case, Spinrod has an individual policy, not provided through an employer which allows Kaiser to get around the Health Care Reform clause that prevents them from denying kids with a pre-existing condition.

"It's frustrating because I can't fight them by myself," Spinrod said.

Even more frustrating is that his daughter was misdiagnosed by Kaiser and doesn't have cancer after all. Kaiser tells ConsumerWatch she can now reapply for the health plan. Still Spinrod said that doesn't close the healthcare loophole. "There are a lot of people like me who are going through this," he said.

Starting in 2014, all insurance companies will have to except dependents even if they have a pre-existing condition. According to insurance experts, families who are looking for health coverage may be able to qualify through Medi-Cal or the Major Risk Medical Insurance Program.