

Thanks Mom and Dad!



One of the first pieces of the Affordable Care Act to take effect was the rule that lets young adults stay insured under their parent's health plan until they turn 26. This has been a huge help to many families. But when a dependent ages off, the marketplace can be challenging to navigate. Hence the availability of [navigators](#)...

If your son or daughter is currently covered under your plan as a dependent, they qualify for a special enrollment period to shop through the marketplace. The enrollment opportunity starts 60 days before and 60 days after coverage under your policy ends (which may be birthday or later, at the employer's discretion).

If your young adult does not enroll during this special period, they may not be able to enroll through the marketplace until the following year and could face a tax penalty. More information is available at:

- [HHS.gov: Young Adult Coverage](https://www.hhs.gov/young-adult-coverage)
- [Young Invincibles: FAQs on Health Reform](#)
- [Kaiser Family Foundation: Health Reform FAQs](#)

UP thanks Georgetown University Center on Health Care Reform for contributing to this publication. To



read past Tips of the Month, [click here](#).

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/thanks-mom-and-dad/> Date: November 25, 2024