



## Information Packet

Expanding Health Insurance for Youth Aging Out of Foster

Care

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## **Overview**

Research shows that young people in foster care are far more likely to endure homelessness, poverty, compromised health, unemployment and incarceration after they leave the foster care system (Hirst, 2014). “Children and youth in the child welfare system in the United States frequently face multiple obstacles in accessing needed health care services. All adolescents face challenges as they move into adulthood, but most have nurturing families to provide stability and emotional and economic support” (Jaudes, 2012). It is important to be proactive while children are in care to ensure that they are equipped with adequate resources once they leave foster care. With the passage of President Obama’s Affordable Care Act, youth who age out of the foster care system are eligible for Expanded Medicaid coverage until the age of 26. This provision is aimed at giving these young adults the same opportunity for health insurance coverage as many of their peers who remain eligible for coverage under their parent’s insurance coverage until age 26. This includes both non-routine and preventative care, and is more comprehensive than the state's partial benefit Medicaid program (Vestal, 2014). Not all states automatically enroll foster youths in Medicaid before they leave the system. Though this federal policy is very beneficial it has some short-comings including coverage requirements, portability, and it challenges permanency (Hirst,2014). Ensuring that all children who enter into foster care are enrolled in Medicaid can increase their ability to be successful once they exit the system.

## Fact Sheet

- Approximately 66,000 individuals in foster care (16% of the foster care population) are ages 16 and 17 years of age, and another 17 000 are 18 through 20 years of age (American Academy of Pediatrics, 2012)
- In a recent study, 51% of young women who aged out of foster care were pregnant at least once by age 19, even after controlling for race/ethnicity (Hirst, 2014)
- More than 60% of youth will have mental health problems during their lifetime (American Academy of Pediatrics, 2012)
- 30% to 40% of adolescents are coping with mental health issues (American Academy of Pediatrics, 2012)
- More than one-third of older adolescents have a chronic illness or disability (American Academy of Pediatrics, 2012)
- The Northwest Foster Care Alumni Study, one of the most comprehensive studies to date of the status of youth aging out of foster care, revealed that only 47% of foster care alumni said they had health insurance when they exited foster care (American Academy of Pediatrics, 2012)
- Between 35% and 60% of children entering foster care have at least one chronic or acute physical health condition that needs treatment (Baumrucker et al., 2012)
- More than a fifth of former foster youth are homeless at least once within a year of leaving foster care (Vestal, 2014)

## **Best Practice Tips**

- Enroll foster youth into Medicaid while they are still in care (Hirst, 2014)
- Include Medicaid enrolled into transition plan (Jaudes, 2012)
- Promote permanency (Hirst, 2014)
- Have an advocate that can ensure the former foster youth is enrolled in the expanded Medicaid benefit program (Vestal, 2014).
- Train youth workers, attorneys, and advocates to teach former and current foster youth how to enroll and maintain the Medicaid eligibility (Hirst, 2014)
- Ensure that youth workers, attorneys, and advocates educate former foster youth about the consequences and benefits of the Affordable Care Act (Hirst, 2014)
- Strengthen programs for youth in transition (Osgood et al., 2010)

## **Model Programs**

### *Florida Youth Shine*

[http://www.floridaschildrenfirst.org/?page\\_id=525](http://www.floridaschildrenfirst.org/?page_id=525)

Florida Youth Shine is non-profit organization that advocates for at-risk children and youth. One of their programs includes an outreach program lead primarily by former foster youth, they utilizes social media to locate former foster youth. Once they locate these youths they inform former foster youth about how to sign up for the new Medicaid benefits allotted to them (Vestal, 2014).

### *Maryland Advocates for Children and Youth*

<http://www.acy.org>

Maryland's foster care statute requires that all foster youth to be enrolled in Medicaid by time they reach age 18, three years before aging out of the system. In addition, Maryland's foster care statute provides its Medicaid agency with the option of granting eligibility to out-of-state foster alumni, if they have proper documentation. Maryland Advocates for Children and Youth see fit that all former foster youths are enrolled in the expanded Medicaid program instead of the partial benefits Medicaid program for adults, which is more inclusive (Vestal, 2014).

## **Website & Other Resources**

*Children's Defense Fund (CDF)*

<http://www.cdf-texas.org/research-library/documents/advocacy-toolkit.pdf>

This tool kit developed by the Children's Defense Fund offers guidance on child advocacy, with a specific unit on children's health coverage in the additional resources section.

*First Focus*

<http://childwelfareparc.org/the-affordable-care-act-and-youth-aging-out-of-foster-care/>

First Focus provides a brief overview of President Obama's Affordable Care Act and its effects on youth aging out of the foster care system.

*Pennsylvania Partnership for Children (PPC)*

[http://www.papartnerships.org/publication\\_files/faces--facts-13---june-2013.pdf](http://www.papartnerships.org/publication_files/faces--facts-13---june-2013.pdf)

Pennsylvania Partnership for Children believes in improving the health, education and well-being of youth, and has created a Affordable Care Act fact sheet on their web site.

*Foster Club*

<https://www.fosterclub.com/transition/article/transition-toolkit>

This tool kit developed by the Foster Club, assists young people transitioning from youth to adulthood.

*Schuyler Center for Analysis and Advocacy*

<http://www.scaany.org/wp-content/uploads/2014/02/Former-Foster-Care-Youth-Toolkit-final.pdf>

The Schuyler Center for Analysis and Advocacy provides a number of resources from videos to tool kits to talk to former foster youth about their insurance options.

## **Legislation and Policy**

### *Federal Policy*

Foster Care Independence Act of 1999 (Allen et al., 2000)

- Offers assistance to young people transitioning from foster care within 90 days of them exiting foster care
- President Clinton signed the Act into law on December 1999
- Established the John H. Chafee Foster Care Independence Program
- Permitted states to expand Medicaid coverage to youth between ages 18 and 21 who were in foster care on their 18<sup>th</sup> birthday

Fostering Connections to Success and Increasing Adoptions Act of 2008

- Requires state to work with you to develop a transition plan
- This includes addressing issues such as health insurance
- Signed by President Obama

Affordable Care Act of 2010 (Hirst, 2014)

- Expands Medicaid eligibility to youth aging out of foster care until age 26
- Signed by President Obama
- There is no financial means test for Medicaid coverage for former foster youth
- An estimated 180,000 foster care alumni became eligible on January 1, 2010
- More than 6.6 million young adults who likely would not have qualified before the Affordable Care Act were signed up in the first year of the health care act

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