

Alison turned 23 during her second year of grad school and was dropped from her family's health insurance policy. It didn't matter that she was a full-time student; she had reached the insurance company's age limit for family insurance and was no longer eligible for coverage. Alison had always had health insurance, so she was scared to learn that she was going to be uninsured. With one year left in school, she knew she needed health insurance for her yearly check-ups, vision exam and medical emergencies. Alison's parents looked into COBRA as an option, but the premium was too expensive. While discussing the situation with an insurance representative, Alison's mother learned about a new Maryland law that allows young adults to stay on their parents' health insurance until the age of 25. That was the answer Alison's family needed.

Unfortunately, Alison had to wait six months for the next open enrollment period to rejoin the family policy. With no other affordable options, Alison purchased coverage through her school. The policy cost more than \$1,000 for six months of insurance; the amount was added to Alison's tuition costs. Although the school's policy was more expensive than the coverage Alison received through her family's plan, she was happy to be insured.

Thankfully, when the time came to re-enroll Alison in the family's policy, there were no delays in reinstating her. As a student, Alison had lots to worry about – her studies, tests and finding employment. She's thankful that she didn't have to worry about her health insurance. Alison finished grad school, is employed and has health insurance through her husband's employer.

Fred and his family, including his two sons, have always had health insurance. His “position is that it’s high risk not to have insurance for any family because it only takes one serious illness [to bankrupt a family].” Fred received his yearly open enrollment form from his insurance company in May 2008 and since both of his son’s names were listed on the form, he took for granted that his oldest son, Henry, was still covered. Fred learned differently in June 2008 when Henry got sick with a sore throat and needed to see his primary care physician. Unknown to Fred, his son had been dropped from his policy. Fred didn’t know because he hadn’t received the follow-up confirmation form from open enrollment; if he had, he would have discovered that the form did not list Henry’s name. This would have raised a red flag and Fred would have started investigating the discrepancy immediately.

Within the same time period that Fred discovered Henry was uninsured, he learned about a new Maryland law which allows young adults to remain on their parent’s insurance until age 25. He immediately took to the internet to locate more information. Fred learned his son was eligible to remain on the family policy so he contacted his work’s human resources department to start the process. Not knowing how long it would take to reinstate his son on the family policy, Fred decided to purchase peace of mind by getting a temporary insurance policy through the individual, private market for \$207 per month. When Henry was dropped from the family policy, he attended college part-time and earned little money as a performance artist. He was still financially dependent on his parents.

The entire process to reinstate Henry took a couple of months. During that time, Fred stayed in close contact with his human resources department and Delegate Heather Mizeur’s office, his state delegate. Thanks to his father’s diligence and perseverance, Henry was reinstated on the family’s insurance policy on August 1, 2010. Henry is 23 and is still on his father’s policy.

Fred extols the benefits of the new law, “This is a great idea because the young people need this coverage and when parents are paying tuition and then on top of that health insurance, it is an added financial burden. Overall, it’s a good policy.” Fred feels fortunate that he can navigate the insurance system, but wonders about those who can’t. His solution is more outreach so other families won’t be caught off guard like he was.

In 2008, Gary's son was preparing for college graduation and his next steps. The celebration was interrupted when Gary learned that upon graduation, his son would be dropped from the family's health insurance policy. Gary was thinking about coverage options for his son, when he found the solution in a small newspaper article. The article highlighted a new piece of Maryland legislation that encouraged insurance companies to cover young adults on their parents' insurance until they reached the age of 25. The family's health coverage was through Gary's wife's employer, so she took the article to her job's insurance administrator to verify their son's eligibility. The insurance administrator confirmed that their son was indeed eligible and his coverage continued uninterrupted. Upon learning the news, Gary said, "It meant the world to us, because had he not been covered, he would have to get his own insurance and it would be very expensive for him. The happy story is that he was covered."

The prospect of his son not having major medical coverage concerned Gary the most. He knew that one health care emergency could wipe out an individual's or family's savings. Since his son had had a significant health issue during his teen years, Gary knew health coverage was critical.

Gary's son worked three jobs during college to save money to travel around the world after graduation. He left for his trip and ended up in Japan where he stayed with his future wife, who was teaching English. The couple returned to the United States in early 2009 with a baby on the way. At the time, Gary's son was covered through the family's policy and his son's girlfriend was covered through her mother's health insurance policy. The families soon discovered the child would not be covered by any of the existing insurance policies. Both families pulled together to research insurance options and finally located coverage through COBRA. The plan was expensive, but it was necessary to make sure mother and child were covered. Gary's son now has a healthy child, a healthy wife and a good-paying job that offers health insurance benefits.

Gary says the Maryland legislation, allowing young adults to remain on their parents' insurance until they are 25, did what it was intended to do. It covered his son during a transitional period until he could secure a job with benefits. While Gary thinks the legislation should receive more attention, supplemented by additional outreach, he's happy that his son's story has a happy ending. And he knows that when his youngest son, who just finished his sophomore year in college, graduates, that he, too, will have health insurance coverage.

## Suzanne

*Baltimore City*



Growing up, Suzanne always had health insurance through her parent's employer. She admits that she took health care for granted when she was younger because she didn't understand how health insurance worked; her parents took care of everything. She learned early on, though, that not all of her friends had the same opportunities to see a doctor when illness struck, as she did. She recalls being confused in elementary school when her friends would be sick and they'd still go to school. She didn't understand why they didn't go to the doctor until her mom explained that some people can't go to the doctor because they don't have insurance. Her parents had good reason to value health care so highly since cancer runs in the family. Suzanne remembers that they always advocated for preventive care, screenings and a healthy lifestyle.

After Suzanne graduated from college, she started thinking about her future and her health care coverage. She moved forward knowing what her parents taught her, "If you don't have health care it's really, really scary and you're running a huge risk." She initially enrolled in a dual degree program to get a master's in social work and a master's in public health, knowing that after she completed her social work degree, she might have to delay her education to find a job that offered health care coverage. She was nearing the cut-off age for coverage under her parent's health care policy when Maryland passed a law that allowed young adults to stay on their parent's insurance until they reach the age of 25. Garrett County, her home county, did tremendous outreach to promote the law and assist with the paperwork process. Suzanne was covered, which was a huge relief for the family. She was even allowed to stay on her parent's insurance through the calendar year that she turned 25, giving her an additional six months of coverage. With health care coverage secured, Suzanne completed both degrees and even met her husband while pursuing her master's in public health. A chance meeting that might not have happened if she had delayed her education to get employer-sponsored coverage.

Suzanne is currently insured through her employer where she educates the public about Maryland's free and low-cost health care programs while simultaneously advocating for expanded access to health care. Thousands of new Marylanders have health care coverage thanks to Suzanne's expertise and outreach. Suzanne said it best, "I'm really, really grateful that this law passed and that I can keep moving forward." Not only does she get to keep moving forward, but she gets to bring others along.