



Tips For Helping a Young Adult (19-24) Keep Insurance Coverage if He/She Becomes Seriously Ill or Injured

Raising children as young adults (19-24) is a loving, rewarding and at times a trying experience. However, every parent's nightmare can be felt when their child is diagnosed with a serious illness or injury. The family's emotions are on high; they are thinking of the here and now and making their child well, not too far into the future. The last thing parents are thinking about is what happens to their insurance if their child cannot go back to college full-time? Below is a list of resources that may be of assistance if your family finds themselves in this situation.

Michelle's Law - www.michelleslaw.com

- Allows full-time college students to take up to 12 months medical leave.
- Applies to students who are covered under their parent's health insurance plan.
- "Medical leave" can mean that the student is absent from school or reduces his/her course load to part-time.
- The date the medical leave begins is determined by a student's physician.
- Signed into law on June 22, 2006
- Contact AnnMarie Morse – 603-666-5915 or 603-759-3366

Catastrophic Illness Program - www.dhhs.nh.gov/DHHS/SPECIALMEDSRVCS/default.htm

- State funded, designed to provide financial assistance to individuals requiring extensive medical treatment for specific medical conditions (cancer, hemophilia, end state renal disease, cystic fibrosis and spinal cord injuries)
- Available assistance is limited to \$2,500 per fiscal year
- Individual must meet financial eligibility requirements
- Contact the Coordinator of the Catastrophic Illness Program - 603-271-4495

NH High Health Plan - www.nhhealthplan.org

- Have applied for individual health insurance and have been declined due to health or medical condition;
- Have applied for individual health insurance and been offered coverage similar to that coverage available from NHHP but at a higher premium.
- Have a medical condition that is on the list of pre-qualifying conditions
- Are federally eligible and are not eligible for, have not been offered, or have exhausted continuation coverage under COBRA or a similar program.
- Contact the NH Insurance Department at 800-852-3416

Social Security Disability - <http://www.ssa.gov>

- Individual must have a medical condition that prevents them for working
- Is expected to last one year or result in death
- 5 step process to determine whether an individual is disabled
- Contact your local SS Office

APTD (Aid to the Permanently and Totally Disabled) - www.dhhs.state.nh.us/dhhs/aptdanboaa/eligibility

- Must be physically or mentally disabled
- Between ages of 18-64
- Provides financial and medical assistance
- Must meet eligibility guidelines
- Contact Medicaid Client Services – 603-271-4360

Private Insurance

- Student requiring coverage under his/her parent's plan for more than 12 months due to a serious illness or injury
- Must be filed before your student is no longer eligible under parent's plan
- Must meet eligibility requirements
- Contact your insurance carrier and to determine if your student meets the guidelines for "Handicapped Dependent" or "Incapacitated Dependent"
- Do not wait till last minute

One Mom's Tips

Once it has been determined by your child's physician that his/her illness or injury will require him/her to miss class time or cut back to a part-time level be sure to:

- Meet with the administrators at your child's college
 - Inform them of your child's situation as soon as possible
 - Discuss the consequences if your child misses class
 - How much time will your child miss?
 - Is there a possibility of continuing taking the course(s) on-line?
 - Can an independent study be worked out?
- Call your insurance carrier for filing for coverage under Michelle's Law
 - If you are a member of a self-insured group you will need to find out if your group has adopted the state law.
 - Self-insured groups do not have to follow state insurance laws, they can follow federal law.
- Is your child's illness covered under the Catastrophic Illness Program?
 - Contact the coordinator at 603-271-4495
- Does your child's illness or injury qualify him/her for SS disability benefits?
 - Must meet eligibility guidelines
- Does your child's illness or injury qualify him/her for Medicaid under Aid to Permanently and Totally Disabled?
 - Must meet eligibility guidelines
- Does your child require coverage for more than 12 months due to a serious illness or injury?
 - Contact your insurance carrier and to determine if your student meets the guidelines for "Handicapped Dependent" or "Incapacitated Dependent"
 - Must be filed before your student is no longer eligible under parent's plan
 - Must meet eligibility requirements
 - Don't wait till last minute