



## A Guide to Health Insurance and Assistance Programs for Adults.

We know that your health is of great value to you. Knowing your health insurance options for when you enter adulthood is important. We want to help you learn about your choices when it comes to picking a health insurance plan. This guide will teach you about the many types of health insurance, how to find more information about each type, and how to apply.

If you have questions about your child's health insurance, ask your care team. We are happy to help!

Sincerely,  
**Children's Health**

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# Health Insurance

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## What is health insurance?

Health insurance is a way to pay for health care and is an important part of keeping yourself and your child healthy. There are many types of health insurance. The most common are:

- Government Health Insurance
- Commercial (private) Health Insurance
- Health Insurance Marketplace (also known as “marketplace” or “exchange”)

There may be times when a person has both commercial and government health insurance. Government health insurance may help pay for health care at little-to-no cost. Sometimes it can also help pay for care that private insurance may not cover. Talk with both health insurance plans to learn about covered services, benefits, and costs.

Navigate Life Texas has some helpful information about the types of health insurance. To learn more visit <https://www.navigatelifetexas.org/en/insurance-financial-help/health-care-benefit-programs-insurance-for-children-with-disabilities>



# Government Health Insurance

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## What is a Medicaid Insurance Plan?

Medicaid covers health care for people who meet certain income (how much money you make) or disability (when a person cannot do something because of a physical or emotional issue) requirements. Medicaid covers medically necessary health care (health care services needed for the safety and well-being of the patient).

## What are the types of Medicaid Insurance Plans?

### Medicaid Managed Care Plans

In Texas, almost all people on Medicaid are in a managed care plan. This means that all the care will be given by a group of doctors, hospitals, pharmacies and other health care experts. This is called your insurance network.

There are many types of Medicaid Managed Insurance Plans in Texas. Many of these are called STAR plans. These are managed by the Health and Human Services Commission (HHSC).

You can apply for a STAR plan on-line at <https://www.yourtexasbenefits.com/Learn/Home>  
You can also go to your local HHSC office. To find your office call 2-1-1 or visit <https://www.211texas.org/>.

### STAR+PLUS Medicaid

- STAR+PLUS is a Texas Medicaid managed care program for people over age 21 who have a disability or for people who are age 65 or older with qualifying needs.
- People who are in STAR+PLUS get Medicaid healthcare coverage and long-term services and support.
- For more information, visit <https://hhs.texas.gov/services/health/medicaid-chip/programs/starplus>
- To apply, visit <https://www.yourtexasbenefits.com/Learn/Home>
- You may apply at your local HHSC office. You can find that office by calling 2-1-1 or going to the website <https://www.211texas.org/>.

# Government Health Insurance

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## Medicaid Buy-In Program

- The Medicaid Buy-In program offers low-cost Medicaid services to adults with disabilities who work.
- For more information, visit <https://hhs.texas.gov/services/health/medicaid-chip/children-adults-disabilities/medicaid-buy-adults>

Navigate Life Texas has some helpful information about the types of Medicaid. To learn more visit <https://www.navigatelifetexas.org/en/insurance-financial-help/texas-medicaid-for-children-with-disabilities>

## Medicare

- Everyone eligible for Social Security Disability Income (SSDI) is also eligible for Medicare after a 24-month (2 year) qualifying period.
- For more information on Social Security Disability (SSDI), go to <https://www.ssa.gov/planners/disability/qualify.html#anchor7>
- For more information on Medicare, go to <https://www.medicare.gov/>



# Government Assistance Programs

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## What is HIPP (Health Insurance Premium Payment)?

- A Medicaid program that helps families pay for private health insurance.
- It is for people who have someone in the family who gets Medicaid **and** someone in the family who can get private health insurance through their employer (where you work).
- Call the Texas HIPP Line at 1-800-440-0493 to apply or for more information
- You can also apply on-line at <https://www.yourtexasbenefits.com/Learn/Home> OR [https://hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program?utm\\_source=gethipp-domain&utm\\_medium=vanity-url&utm\\_campaign=website](https://hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program?utm_source=gethipp-domain&utm_medium=vanity-url&utm_campaign=website)
- You can also apply at your local HHSC office. You can find that office by calling 2-1-1 or visit <https://www.211texas.org>
- Also, Navigate Life Texas has a helpful, user-friendly website: <https://www.navigatelifetexas.org/en/insurance-financial-help/hipp-program>



# Commercial (Private) Health Insurance

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## What is a commercial (private) insurance plan?

- Commercial insurance is health insurance that is not offered by the government but private companies that help you cover the cost of health care.
- You may have the choice to get this where you work or through an organization.
- It is important to learn about what types of health care services the plan offers before you pick one.
- You may have a guide with a list of doctors that you are able to see with your specific private insurance..
- You will likely have to pay for some of the cost of your health care services even if you have private insurance.

## Can you remain on your parent's employer-sponsored health insurance?

- A young adult can stay on their parent's employee-sponsored health insurance until they turn 26.
- Check with your employer or health plan for the date insurance coverage will end.
- Young adults with a disability might be able to stay on it after they turn 26 years old if they cannot work because of mental or physical disability and they are dependent on a parent for support.
- Check with your health plan and/or employer for more details.

# Health Insurance Marketplace

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## What is the Health Insurance Marketplace?

- The Health Insurance Marketplace is a service that helps people learn about and buy low priced health private insurance plans.
- When you apply for individual and/or family coverage through the Marketplace, you'll provide income and household information and will learn if you'll qualify for premium tax credits and other savings that make insurance more affordable.
- Young adults can stay on their parent's health insurance plan through the Health Insurance Marketplace through December 31<sup>st</sup> of the year they turn 26.
- To be eligible, a person must live in the United States and be a U.S. citizen or national.
- Those with Medicare are not eligible.
- To learn more about the plans you could get in your state you can call 1-800-318-2596 or visit <http://healthcare.gov/>



# Assistance Programs

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The following are programs for people who do not qualify for government health insurance or have access to commercial (private) health insurance. These are not health insurance plans. They provide financial help and access to care at discounted rates to residents of their county.

## The County Indigent Health Care Program

- Help low-income Texas residents, who don't qualify for other state or federal health care programs or have access to health care services.
- Benefits are limited to participating health care providers who provide primary, preventative and some specialty services.

## Parkland Financial Assistance and JPS Connection are examples for Dallas and Tarrant County

- To learn more, go to <https://hhs.texas.gov/services/health/county-indigent-health-care-program>
- Directory of County Contacts, <https://hhs.texas.gov/sites/default/files/documents/services/health/cihcp-directory.pdf>

## Parkland Financial Assistance (PFA)

To learn more and apply, go to <https://www.parklandhospital.com/parkland-financial-assistance>

## JPS (John Peter Smith) Connection

To learn more and apply, go to <https://www.jpshealthnet.org/financial-resources/jps-connection>

## Other programs

### Federally-qualified health centers (Community Health Centers) and community clinics

- These are throughout Texas and offer many services on a sliding scale (you pay based off how much money you make) to allow care to be lower cost. Contact the centers and/or clinics for more details.
- To learn more, go to <https://www.fqhc.org/find-an-fqhc>.





[childrens.com](http://childrens.com)