



HEALTH

Health Insurance for
Former Foster Youth

About this toolkit

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- 1 What you need to know
- 2 Frequently asked questions
- 3 Downloadable handout card

This publication is made possible by:

Arizona Youth Opportunities Initiative, a project of Children's Action Alliance

www.azchildren.org
caa@azchildren.org



Support also provided by the Nina Mason Pulliam Charitable Trust

For more information and questions, please contact Children's Action Alliance at 602-266-0707

As of January 1, 2014, regardless of their income, most young adults who were in foster care at age 18 and are under age 26 are entitled to enroll in Arizona's Medicaid program known as AHCCCS. These young adults are eligible for AHCCCS' Young Adult Transitional Insurance (YATI) and can enroll at any time. There is no open enrollment deadline.

For young adults who were in foster care, access to health care services and preventative care is critical in their successful transition to adulthood. Having insurance means young adults can receive important and consistent health services even after they age-out from foster care on their 18th birthdays.

Outreach efforts will be very important to ensure that young adults who qualify for this insurance can take advantage of it. There are many local and state agencies available to help young adults enroll in a health plan.

Go to www.211arizona.org/aca/ for a list of community partners in your county who can assist with enrollment.



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You may qualify for a special health insurance program called Young Adult Transitional Insurance (YATI). This insurance gives you access to low or no-cost medical check-ups, prescription medicines, medical specialists, and doctor visits when you are sick.



If you are under age 26, were in Arizona foster care when you turned 18, currently live in Arizona, and are a U.S. citizen or meet qualified immigration requirements, YOU are eligible for YATI health insurance through Arizona's Medicaid program known as AHCCCS no matter how much money you make.



If you are currently in foster care and are close to your 18th birthday, you too will most likely be eligible for YATI once you turn 18. Your case manager should help you apply for YATI. If you are close to your 18th birthday and your case manager has not talked to you about this, ask him/her to help you apply for YATI.



If you are already enrolled in YATI, you will be eligible until you turn 26 (as long as you live in Arizona). Once you have YATI or any AHCCCS health insurance, make certain you give them any new address information if you move. You may get letters in the mail or via email from AHCCCS that you need to answer to stay enrolled. If you do not answer letters or emails from AHCCCS, you may be dropped from YATI and have to re-apply. No matter what, once you are eligible for YATI, you will remain eligible until your 26th birthday.



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What you need to know



If you are not already enrolled in YATI and are under 26, you can get help applying by going to www.211arizona.org/aca/ and making an appointment to talk to a health care navigator or just call 2-1-1 on your phone and ask for health care assistance.



To be eligible for YATI, it doesn't matter how much money you make or what your income is. However, you will still be asked money related questions because it is required for the health insurance application process.

You can apply for YATI at any time. There is no enrollment deadline.



If you are older than age 26, do not meet citizenship or qualified resident requirements, or did not age-out from foster care in Arizona, you may still be able to get free or low-cost health insurance based on how much money you make or your family situation. Go to www.211arizona.org/aca/ for a list of health care navigators who can provide free assistance with eligibility and enrollment or call 2-1-1 from your phone and ask for health care assistance.

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Frequently asked questions

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Questions about Eligibility

1. Do I have to have health insurance?

Yes. Starting March 31, 2014, the law requires everyone to have health insurance.

2. Is there health insurance for young people who were in foster care?

Yes. As of January 1, 2014, young adults formerly in foster care can access health insurance until their 26th birthday no matter how much money they make. In Arizona, this means that these young people can get special health care coverage through the Young Adult Transitional Insurance (YATI) program in AHCCCS (Arizona's Medicaid Program).

3. Am I eligible?

You are eligible for YATI if you meet the following criteria:

- Were in Arizona's foster care system on your 18th birthday
- Currently live in Arizona
- Meet citizenship requirements or qualified immigration requirements

4. If I meet the eligibility above, will I still be eligible if I returned to my family or was adopted after I turned 18?

Yes. You can still receive health insurance coverage under YATI regardless of living arrangements.

5. Is there a limit on how much money I can make?

No. It doesn't matter how much money you make. However, you may need to provide income information when applying for YATI to see if you are eligible for another AHCCCS health insurance program that could provide better benefits.



Frequently asked questions

6. If I aged-out from foster care in another state (not Arizona), am I still eligible to receive coverage?

Maybe. Only youth who aged-out from Arizona's foster care system when they turned 18 years of age are eligible for YATI. However, you may still be eligible for another AHCCCS plan or get coverage based on how much money you make. Go to www.211arizona.org/aca/ for a list of health care navigators that can help you find insurance options. Starting March 31, 2014, the government requires everyone to have health insurance.

Questions about Enrollment

7. How do I sign up to receive YATI ?

For most young adults currently in foster care, your case manager should help get you enrolled before your 18th birthday. Ask your case manager if they have not talked to you about this or you are not already enrolled.

8. What if I aged-out of foster care on my 18th birthday and I currently have YATI? How does my coverage extend until I turn 26?

If you already have YATI, no further action needs to be taken to remain eligible. You will continue to be eligible for YATI until you turn 26. However, you may get letters in the mail or via email from AHCCCS that you need to answer to stay enrolled. If you do not answer the letters or emails from AHCCCS, you may be dropped from YATI and may have to re-apply. No matter what, once you are eligible for YATI, you will remain eligible until your 26th birthday.

9. What if I aged-out of the foster care system at age 18, but did not enroll in YATI? How can I enroll now?

If you aged-out of Arizona foster care and are under 26 years of age, you can visit www.211arizona.org/aca/ for a list of health care navigators who can provide free assistance with eligibility and enrollment or you can call 2-1-1 from your phone and ask for health care assistance. You will be asked if you were in foster care and some documentation may be requested.

10. When is the deadline to enroll in YATI or other AHCCCS healthcare plans?

You can enroll in YATI at any time. There is no enrollment deadline for AHCCCS Healthcare Plans.

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The Young Adult Transitional Insurance Program (known as YATI) is the health insurance available for you through AHCCCS (Arizona's Medicaid agency).

If you or someone you know could be eligible, go to

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