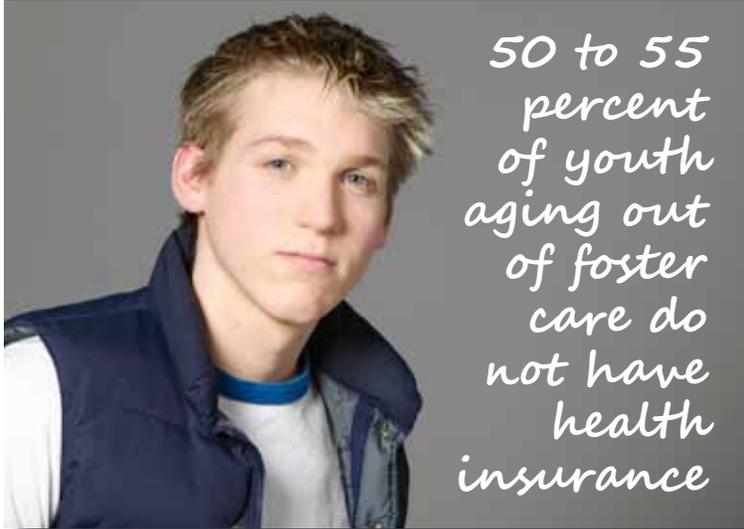


Health Insurance for Youth Aging Out of Foster Care

By Kim McGaughey

While all teenagers face challenges as they transition to adulthood, most youth have families that can help provide economic and emotional support during the transition. Youth who age out of foster care, however, face major challenges in family support, education, jobs,



income, living arrangements, medical, dental and mental health problems, along with a lack of health insurance.

Research studies have consistently reported that 50 to 55 percent of youth aging out of foster care do not have health insurance. This percentage is significantly higher than the general population. The U.S. Census Bureau reports that 30 percent of all young adults age 18 - 24 do not have health insurance. Research also shows that youth in foster care have 3 to 7 times as many chronic health

conditions and behavior and mental health problems as youth who have not been in foster care.

Youth who leave foster care at 18-years-old, and emancipated minors, may apply for the Family Access to Medical Insurance Security (FAMIS) program and receive health insurance until their 19th birthday. A four month waiting period does not apply since the youth's prior insurance was Medicaid. There are no enrollment fees or monthly premiums. For some services, there may be a small co-payment. Covered services include: doctor visits, well-baby checkups, hospital visits, vaccinations, prescription medicine, tests, x-rays, dental care, emergency care, vision care, and mental health care. See the [FAMIS Teens section](#) of the [FAMIS website](#) for more information.

Effective January 1, 2014, all youth aging out of foster care will be eligible for Medicaid coverage until they reach age 26, regardless of their income (Patient Protection and Affordable Care Act 2010). The Virginia Department of Social Services (VDSS) will include guidance on the availability of Medicaid coverage for youth aging out of care in the Child and Family Services Manual once federal rulemaking is completed, and the Virginia Department of Medical Assistance Services establishes written policies for this new covered group.

Information adapted from the American Academy of Pediatric Policy Statement on Health Care of Youth Aging Out of Foster Care, Pediatrics, Vol. 130 No. 6, December 1, 2012. Also guidance provided from Foster Care Chapter Section 14.16.

Foster Care Resources

FOSTER CARE

Child Welfare Information Gateway -

<https://www.childwelfare.gov/>

Foster Family-based Treatment Association -

<http://www.ffa.org>

National Child Welfare Resource Center for Permanency and Family Connections -

<http://www.nrcpfc.org/>

FOSTER TO ADOPT:

Dave Thomas Foundation -

<http://www.davethomasfoundation.org/>

AdoptUsKids - <http://adoptuskids.org/>

FOR FOSTER PARENTS:

FACES of Virginia Families - Virginia's Foster Parent Association - for foster/adoptive/kinship providers -

<http://facesofvirginia.org/>

National Foster Parent Association -

<http://www.nfpaonline.org/>

FOR FOSTER YOUTH AND RESOURCE FAMILIES:

<http://www.ifoster.org>

FOR FOSTER YOUTH:

Project Life - <http://www.vaprojectlife.org/>

VStreet - <http://www.vstreet.com/learnmore/intro.jsp>