



# Health Insurance Young Adult Cancer Survivors

## Importance of Health Insurance Coverage

To cover the cost of follow-up care, young adult cancer survivors must pay special attention to getting and keeping health insurance coverage. Many cancer survivors find their history of cancer can create roadblocks to having health insurance. Now is the best time for you to learn more about your options for coverage and the special challenges faced by young adult cancer survivors. As you think about your options, be aware that consumer insurance protection and public insurance programs vary from state to state.

## Comprehensive Coverage Options

- **Group insurance through employment:** This is your best option. When you have a job that offers health insurance to everyone, they have to insure you regardless of your health status, and they cannot charge you more than they charge everyone else. To avoid exclusions for pre-existing conditions, it is important that you do not have a gap in your insurance coverage of more than **63 days**.
- **Private insurance:** Often this is not your best option. When you apply for private insurance, you can be denied because of your health history. You also can be charged a higher premium based on your cancer history. This may be a better option if you are 10 to 15 years out from treatment. The more time that has elapsed since the end of your treatment, the more insurable you become.
- **Insurance through a Social Security disability program:** This is an option for adults who are unable to do work of any kind due to a physical or mental condition. Supplemental Security Income (SSI) is a program for those with limited income and resources. You can qualify for SSI even if you have never worked. Social Security Disability Insurance (SSDI) is a program for those who have worked.
  - If you qualify for SSI, you will receive Medicaid.
  - If you qualify for SSDI, you will receive Medicare after a waiting period.
- **Other insurance:** There are other types of policies that are not comprehensive or not guaranteed renewable. Because of their unique limitations, cancer survivors should take special consideration before purchasing these policies. Policies like this include short-term, nonrenewable policies, catastrophic or high deductible policies, accident-only policies, supplemental or hospital indemnity insurance and cancer insurance.



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## Coverage Options: Special Concerns If You Are Turning 18

Be aware that you are legally an adult on your 18<sup>th</sup> birthday. Because your coverage options may change, talk to your parents to make sure that you will be covered after you turn 18.

- **Parents' policy (full-time student):** If you are planning to continue your education, you may be eligible for dependent coverage on your parent's policy as a full-time student up to a certain age.
- **Parents' policy (disability):** You may be able to continue dependent coverage on your parents' policy if you have a disability and are unable to support yourself.
- **Student policy:** If you are planning to continue your education, your school may offer a student insurance policy. Student policies may have significant limits on coverage.
- **COBRA:** If you lose your dependent coverage under your parents' policy, you may be able to continue coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA is a law that lets you continue your health insurance for a period of time if you pay the premiums yourself. This can be very expensive.
- **PeachCare or Medicaid:** Your coverage will continue until your 19<sup>th</sup> birthday, assuming your family continues to qualify.
- **SSI:** If you have Medicaid because you receive Supplemental Security Income (SSI), the Social Security Administration will contact you about re-evaluating your right to benefits based upon the rules for adults. For more information, contact:
  - Shepherd Center Benefits Navigator at 866-772-2726
  - Social Security at 800-772-1213

## Get Educated About Insurance

To get and keep coverage as a young adult cancer survivor, it is important you educate yourself about your coverage options. Some resources include:

- **"What Cancer Survivors Need to Know about Health Insurance"**  
A comprehensive explanation of health insurance options prepared by the National Coalition for Cancer Survivorship. Call 877-NCCS-YES to order a copy or visit [www.canceradvocacy.org/resources/publications/insurance.pdf](http://www.canceradvocacy.org/resources/publications/insurance.pdf) to download a copy.
- **"A Consumer's Guide to Getting and Keeping Health Insurance in Georgia"**  
Visit [www.healthinsuranceinfo.net](http://www.healthinsuranceinfo.net) to download a detailed explanation of Georgia health insurance rights and options.
- **Foundation for Health Insurance Coverage**  
Visit [www.coverageforall.org](http://www.coverageforall.org) to access an online matrix funded by the Anthem Blue Cross Foundation.
- **National Association of Health Underwriters**  
For information about private health insurance, consult an insurance broker. Visit [www.nahu.org/consumer/findagent2.cfm](http://www.nahu.org/consumer/findagent2.cfm) to access an online search tool provided by the National Association of Health Underwriters.
- **Cancer Legal Resource Center**  
Call 1-866-THE-CLRC to speak to attorneys who can assist with questions related to health insurance rights, COBRA, and employment issues.

This fact sheet is meant to help you learn more about health insurance. It is not meant to be advice or a complete resource for all information about this subject. Resources are provided to you for informational purposes only.