Medicaid to 26—Why It is Important to Former Foster Youth

It is equitable.

Children get to stay on their parents’ insurance policy until age 26. Foster youth do not have this benefit. Due to no fault of their own, foster youth are removed from their own homes and parented by the state. Medicaid to 26 provides them coverage on par with their peers who were raised by their families.

It provides coverage for a group at high risk for not being insured.

In general, young adults are uninsured at much higher rates than others, but lack of coverage is a particularly acute problem for former foster care youth who lack a solid support network and advocacy of parents and family. This provisions ensures that this group of young people, that are less likely to be insured, are able to meet their health needs responsibly.

It provides coverage for a group that has high health care needs that can be efficiently met through regular and preventative care.

Often as the consequence of maltreatment, children and youth in foster care have high rates of acute and chronic medical, mental health and developmental problems, making it vitally important that they be provided with high-quality, coordinated health care. When youth are insured as they age out of foster care, consistent care can continue which paves the path to a successful adulthood. Loss of this vital coverage will not eliminate these needs. Instead, lack of access to care will result in higher, more acute needs, and costly care.

It is an effective program.

Since the enactment of the provision young adults have been covered. This coverage has improved their health and chances of success as they transition to adulthood.

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2 M. Inkelas and N. Halfon, Medicaid and Financing of Health Care for Children in Foster Care: Findings from a National Survey, UCLA Center for Healthier Children, Families and Communities (September 2002).