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## **Dependent Age Now Increased to 28: State, Insurers to Partner on Campaign Targeting “Young and Invincibles”**

**COLUMBUS** — An estimated 20,000 additional young adults now have access to health care coverage. That’s due to a new Ohio law that allows unmarried children up to age 28 to remain or be added to their parent’s insurance coverage. Ohio Department of Insurance Director Mary Jo Hudson urges parents to evaluate this opportunity to cover their older age children, who are commonly referred to as the “Young and Invincible.”

“According to the 2008 Ohio Family Health Survey, nearly one-third of the Ohio’s uninsured are between the ages of 18 and 24,” said Ohio Department of Insurance Director Mary Jo Hudson. “As such, we felt it was critical to make changes to Ohio’s health insurance laws to enable more of these young adults are able to stay on their parents’ health plans until they have the means to purchase insurance on their own. Additionally, we will be partnering with the insurance industry this fall to create an awareness campaign geared to these young Ohioans so they are aware of the importance of having health care coverage.”

The state reform will work in tandem with the federal law dependent age change that becomes effective Sept. 23, 2010. Previously, only dependents up to age 19, or up to 23 years old if they were still in school, were eligible to receive coverage under their parents’ policies.

“Ohio’s health insurers are ready to work with parents and their unmarried children up to age 28 to extend health insurance coverage to these newly eligible individuals. Young people often feel they’re healthy and don’t need health insurance coverage, when this could not be further from the truth,” said Ohio Association of Health Plans President and CEO Kelly McGivern. “Younger people are not invincible. For example, young adults have the highest rate of injury-related emergency department visits among all age groups. With the extension of dependant coverage, health insurers are reaching out and encouraging young adults and their parents to take advantage of the new law.”

The Department has created a dynamic health reforms page on its website at [www.insurance.ohio.gov](http://www.insurance.ohio.gov) that includes a breakdown of the state and federal reforms being implemented in Ohio.

Ohioans with questions concerning the new state and federal health care reforms are encouraged to contact the Department calling 1-800-686-1526. Free information, including fact sheets, brochures, FAQs, an implementation timeline and key links, can also be obtained at [www.insurance.ohio.gov](http://www.insurance.ohio.gov) in the health reforms section.

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