



**BlueCross BlueShield
of New Mexico**

Insurance Coverage for Young Adults

The Affordable Care Act lets you keep your young adult children on your health care plan until they reach the age of 26. In the past, along with high school or college graduation and finding their first job, your children may have had to worry about getting health insurance. Now, you can have the peace of mind that they will be covered. And most limits to keeping your young adult son or daughter on your coverage have been removed, meaning they don't have to be a full-time student, live with you, be disabled or be a tax dependent.

Here are a few things you need to know:

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| 1 | If you cover your adult children, you may keep them on your policy until they turn 26.* You do not have to claim them as dependents on your tax return. |
| 2 | If your health plan doesn't currently offer family coverage, then this does not apply. |
| 3 | This coverage is only for your children. In most cases, you will not be able to include their spouse or their children on your policy. |
| 4 | All health plans that cover children must make coverage available to children up to age 26, even if they have access to health insurance through their own employer. |
| 5 | Your insurance won't cost more for your adult children than for your younger children, or provide adult children with fewer benefits. |

To get more information on this and other topics about the Affordable Care Act and you, please visit our website at **ReformAndYouNM.com**, or call us toll free at **888-809-2799**.

**Some state laws may extend coverage beyond 26 in certain circumstances.*

