



UNITED STATES DEPARTMENT OF EDUCATION
UNITED STATES DEPARTMENT OF HEALTH AND HUMAN SERVICES



May 18, 2012

Dear Colleague:

As students and families gather for commencement ceremonies across the country, we are asking you to help make sure that graduating students have important information regarding their health.

Before the new health care law, the Affordable Care Act, was passed in 2010, graduation day was the day when millions of young adults lost their health insurance, making them one of the most vulnerable groups of Americans. Many young adults were forced to go without coverage, making them just one accident or serious medical illness away from unmanageable medical bills that could make them go broke trying to pay for the care they needed. Because of the new health care law, many young adults can join or remain on their parents' health insurance plan until their 26th birthday. More than 2.5 million young adults nationwide already have taken advantage of this provision of the Affordable Care Act and gained health insurance, and many more are eligible to gain coverage.

Prior to passage of the Affordable Care Act, young adults were much more likely to be uninsured and about twice as likely as older adults to lose private insurance coverage. Young adults often lost health coverage because they aged out of their parents' coverage, moved between school and employment, and changed jobs frequently.

Millions of young adults do not have to worry about this anymore. The new health care law makes it possible for young adults under age 26 to remain on their parents' health care plan if the policy covers dependent children. This is true whether they are unemployed, looking for a job, married, in school, living at home, or even if they are employed but their employer does not offer coverage. (Until 2014, some parents' employment-based health plans may not provide coverage to young adult children if the children have access to their own employment-based health coverage.) Now, graduating students are free to make career choices based on what they want to do, not where they can get health insurance. That is why we are encouraging you to ensure that your graduating students are aware of this new option to get health care coverage. The U.S. Department of Health and Human Services provides resources for students and families to learn how to retain their health insurance or shift from a student health plan to their parents' plan. Young adults who lose student health coverage may be able to enroll immediately as dependents in their parents' health coverage or may need to wait for an open enrollment period. Here are some steps you can take to help deliver this information to your students:

- Place a "badge" on the home page of your Web site that automatically links to information about how students can remain on their parents' plan. Download the badge by visiting <http://www.healthcare.gov/stay-connected.html>.
- Distribute a flyer or brochure to students and their parents about this benefit along with graduation and career materials. Samples of the Top 5 Facts for Young Adults and HHS's general Affordable Care Act brochure are included here, or you can download these by visiting <http://www.healthcare.gov/news/brochures>.

- Encourage staff to talk with students about other health insurance options—including improvements to student health plans starting this summer, thanks to the health care law—by visiting www.HealthCare.gov.
- Host a session to explain insurance options to your students. Please e-mail externalaffairs@hhs.gov if you would like assistance building your event.
- Encourage students to visit HHS's Facebook page with information for young adults and parents about health coverage for individuals under age 26. That can be found at www.facebook.com/youngadultcoverage.

Working together, we can help ensure that even more students and new alumni are protected in case of a health emergency and have the coverage they need to stay healthy. We stand ready to assist you in the weeks and months ahead.

Sincerely,



Arne Duncan
Secretary of Education



Kathleen Sebelius
Secretary of Health
and Human Services