Beginning January 1, 2014, the federal Affordable Care Act (ACA) will allow youth who age out of foster care to have Medicaid coverage until age 26, regardless of their income. This will provide former foster youth the same access to health coverage as other young adults, who are now allowed to remain on their parents’ commercial health coverage until age 26.1 Nationally, the ACA is expected to provide Medicaid coverage to an estimated 74,000 former foster youth by 2017.2

Foster youth have high rates of acute and chronic medical, mental health, and developmental problems, often as a result of maltreatment.3 Young adults who have aged out of foster care are more likely than their peers to report a health condition or disability that limits their daily activities and less likely to have health coverage.4

Prior to the implementation of this provision of the ACA, Rhode Island youth who aged out of DCYF care on their 18th birthday have been allowed to retain Medicaid coverage until they reach age 21 through the federal Chafee Foster Care Independence Act (often referred to as “Chafee Coverage”).5

Starting January 1, 2014, youth who aged out after January 1, 2007 will be eligible for Medicaid coverage until they turn age 26, regardless of their income. Coverage will be available to all former foster youth who turned 18 and were receiving Medicaid while in the care of the RI Department of Children, Youth and Families (DCYF). Rhode Island residents who aged out of another state’s foster care system and individuals who no longer live in Rhode Island will not be eligible for this benefit.6

This extension of Medicaid eligibility under the ACA will provide health coverage to an estimated 916 former foster youth ages 21 to 25 in Rhode Island in 2014.7

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**FOCUS ON NEW MEDICAID COVERAGE FOR FORMER FOSTER YOUTH**

**ESTIMATED NUMBER OF FORMER FOSTER YOUTH ELIGIBLE FOR HEALTH COVERAGE, RHODE ISLAND, 2014**

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td># of youth age 20 currently enrolled in Medicaid through “Chafee Coverage”</td>
<td>62</td>
</tr>
<tr>
<td># of youth age 20 currently enrolled in Medicaid due to placement in DCYF Substitute Care</td>
<td>32</td>
</tr>
<tr>
<td># of youth ages 18-20 currently eligible for “Chafee coverage” but not enrolled</td>
<td>221</td>
</tr>
<tr>
<td># of youth ages 21-25 who will be newly eligible for ACA Medicaid</td>
<td>916</td>
</tr>
<tr>
<td><strong>Total Estimated Number of RI Former Foster Youth Who May Be Covered in 2014</strong></td>
<td><strong>1,231</strong></td>
</tr>
</tbody>
</table>

Source: Rhode Island Executive Office of Health and Human Services, 2013. An additional 323 youth ages 18-25 who previously aged out of foster care are currently enrolled in Medicaid through other eligibility criteria.
Identify youth ages 21-25 who have aged out of foster care and develop an outreach strategy to ensure that they are aware of their Medicaid eligibility.

Use this outreach effort to promote Medicaid enrollment for youth ages 18-20 who are currently eligible for Chafee Coverage but not enrolled.

Require that transition plans conducted with youth 90 days prior to leaving foster care include a plan to educate the youth about maintaining Medicaid coverage and accessing health care once they have aged out.

Provide training and education about this new coverage option to foster parents, DCYF staff, and social service agencies.

Former foster youth who attempt to purchase health insurance through HealthSource RI should be automatically notified of their Medicaid eligibility and immediately referred for streamlined enrollment.

Simplify the annual Medicaid recertification process for former foster youth to make the annual recertification process fast and easy.

Explore the development of reciprocity agreements with nearby states so that eligible former foster youth are covered regardless of current state residency.

References:


Special thanks to the Annie E. Casey Foundation for their support of the Rhode Island KIDS COUNT Child Welfare Factsheet series.