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HEALTH ADVOCATES

Have a Dependent Turning 26?

Everything you need to know about their health insurance transition

As your dependent approaches their 26th birthday, it's important to understand the changes in their health insurance coverage and the steps needed to ensure continuous protection.

When Your Dependent's Coverage Ends— and What to Do Next

Under the Affordable Care Act, dependents can remain on their parents' health insurance plan until they turn 26, regardless of marital status, residency, whether they're in school, or if they're employed. Once they turn 26, they typically lose eligibility for this coverage. The exact termination date can vary based on your current plan's eligibility guidelines:

- ▶ **For Employer-Sponsored Plans:** Check with your HR Department to determine when your dependent will lose coverage based on the eligibility guidelines of the plan.
- ▶ **Marketplace Plans (ACA Plans):** Coverage typically continues through December 31 of the year they turn 26 if the parent enrolled through the Marketplace. ([healthcare.gov](https://www.healthcare.gov))

Next Steps: Securing New Coverage

Turning 26 is a qualifying life event, which triggers a Special Enrollment Period—a 30-day window before or after losing coverage to enroll in a new health plan.

Options include selecting:

- ▶ Employer-sponsored health insurance
- ▶ A Marketplace health plan
- ▶ Private coverage purchased directly from a carrier



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