

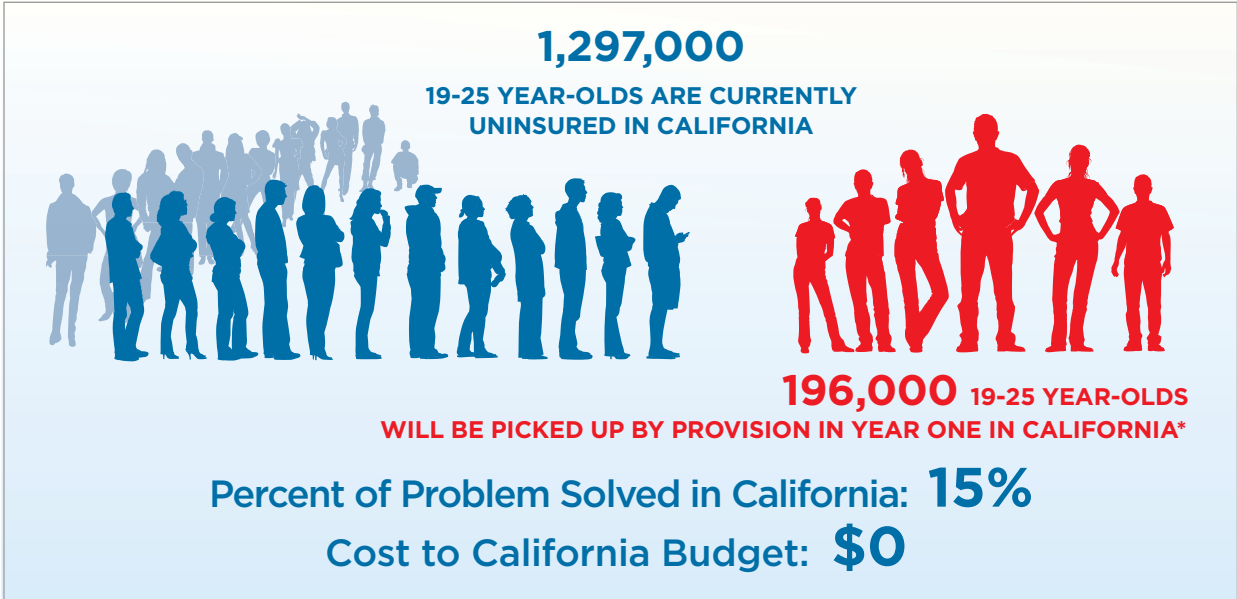


✓ State Facts:

Dependent Coverage Expansion

California

STATE IMPACT OF DEPENDENT COVERAGE EXPANSION, 2010-2011



*Reflects conservative estimates by Office of Management and Budget.

• COST IMPACT ON YOUNG ADULTS AND FAMILIES IN CALIFORNIA •

Average Cost to Employee of a Family Plan	Average Cost to Employee of Family Plan with Dependent Coverage Expansion	Total Premium Increase For Family Plans To Keep Covering Adult Children Until Age 26
\$3,483	\$3,518	\$35

Percent of young adults in California without employer-based insurance: **80%**

• THE DETAILS OF THE NEW LAW FOR FAMILIES IN CALIFORNIA •

As of September 23rd, 2010, the new federal law requires all family plans to offer coverage until a child turns 26, a significant improvement from current state law. California is actually one of ten states that have not required employers to expand dependent coverage at all. As a result, most family plans in California currently only offer coverage to young adults up to age 19 or after college graduation. With the new law, young adults in California will now be able to join their parent’s plan for longer even if they are financially independent, out of school, married, or live far away.



Getting Covered is a campaign, coordinated by Young Invincibles in partnership with over 25 national and local organizations, to help young adults take advantage of the benefits offered by health care reform. Visit www.GettingCovered.org.