

Frequently Asked Questions

Q: Who should I contact to start the process for extended health care coverage?

A: Depending on whether or not you are enrolled in FCTMA (see page 1), you can contact your local DHS office, or The Healthcare Marketplace (see below)

Q: If I'm 25 can I still enroll for health care coverage?

A: Yes! You are youth from foster care are eligible until age 26.

Q: To stay on Medicaid until age 26 do I have to be in school or working like I do if I want to qualify for Young Adult Voluntary Foster Care?

A: No. There are no employment or school requirements in order for you to receive Medicaid until age 26.

Q: What if I don't want to be enrolled for Medicaid coverage?

A: You are not required to enroll for Medicaid. You can keep your existing coverage. It is not yet known if youth from foster care will be expected to pay a penalty for not enrolling in a health care plan.

Who to contact for help

The Center for Children and Families: 202-687-0880 or childhealth@georgetown.edu

Foster Youth in Transition (FYIT): 517-373-9219

Healthcare Marketplace: 1-855-288-5986 or www.healthcare.gov/Marketplace

As policies change, Fostering Success Michigan will update this guide with the most current information available. For the most accurate information, you can access the latest version of this guide for free on our website. Last printed 3/25/13

About Fostering Success Michigan

Through generous support from the Kresge Foundation, Western Michigan University, and others, Fostering Success Michigan is implementing a statewide collective-impact strategy that strives to prepare young people in foster care between the ages of 12 and 25 across the state of Michigan for success in higher education and beyond. Fostering Success Michigan will increase awareness, access, and success in higher education and post-college careers for students from foster care.



We offer networking opportunities and valuable resources. Find out more at www.fosteringuccessmichigan.com



Getting to know.... The Affordable Care Act For Students From Foster Care



Who should use this guide:

This guide can be used by anyone who is interested in learning more about what students from foster care ages 18 - 26 need to know about the Affordable Care Act. This includes students, case workers, educators, social workers, supportive adults, community members, and educational administrators and staff.

How to use this guide:

Use this guide to determine what steps a youth from foster care must take in order to receive medicaid benefits under the Affordable Care Act until age 26.



35 to 60 percent of youth entering foster care have at least one chronic or acute medical condition that requires treatment
(Congressional Research Service, 2012)

Getting to know.... The Affordable Care Act For Students From Foster Care



The Affordable Care Act (ACA) is the federal law enacted requiring that all citizens have access to health care coverage. In Michigan, a provision of the ACA extends **Medicaid** to youth from foster care up to age 26, effective January 1, 2014. To qualify for this coverage, the youth must have been in the foster care system under the responsibility of the state when they reached the age of 18.

STEP ONE: Determine Whether Student is enrolled in FCTMA

Foster Care Transitional Medicaid (FCTMA) is a program through Michigan DHS where youth from foster care are enrolled to receive Medicaid between age 18 (when a youth “ages out”) and when they turn 21. If a youth is already enrolled in FCTMA, they will take different steps than a student who is not, and who may need to enroll directly through the ACA. Read below to find the next steps based on a youth’s specific situation.

- **If a youth is receiving FCTMA ON January 1, 2014:** the medical coverage will *automatically* continue until they reach the age of 26. The youth should talk to their foster care worker about continuing health care coverage through the ACA as part of their transition plan. The youth will NOT need to take any action to make sure Medicaid continues until age 16 because the case worker will complete the necessary steps.
- **If a youth has already aged out of their current Medicaid program (for example, the youth turned 21) and the foster care case closed prior to 1/1/14:** youth will need to apply to continue Medicaid until age 26 by using the ACA application.
- **If a youth was in foster care in another state and has relocated to Michigan:** they will need to apply to continue Medicaid until age 26 through the ACA application.

STEP TWO: Apply for Extended Medicaid

FSM recommends that students over 21 use one of the following two methods to apply:

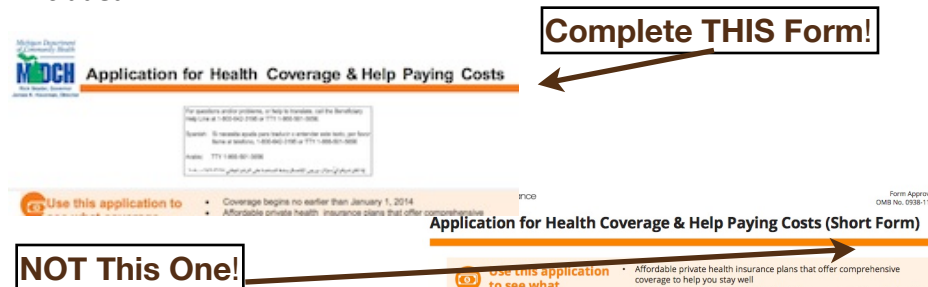
- Complete the paper “Application for Health Coverage and Help Paying Costs”. This form is also called “DHS-1426”.
 - Receive a paper copy and phone support by calling the application help line at 1-855-276-4627
- Apply online at the Michigan Bridges website:
 - <https://www.mibridges.michigan.gov/access>

Did you know?

Former foster care youth from other states relocating to Michigan may use either application to apply for FCTMA

Applying using the Application for Health Coverage & Help Paying Costs

In order to apply for Medicaid to age 26, youth will need to fill out an application, and it is important to pick the right one. In order to indicate that a youth has had experience in foster care, they must complete the Application for Health Coverage and Help Paying Costs. Youth should NOT complete the **Short Form B version of this form, as the question is not included.**



Question #8 asks the student to mark that they were in foster care at age 18 or older. That question looks like this:

8. Were you in foster care at age 18 or older? ☐ Yes ☐ No

Applying online using the Michigan Bridges website

The online MI Bridges application should take about 25 minutes to complete. Some students have reported that it is helpful to have someone sit with them as they answer the questions.

Upon completion of the online application the student will see this confirmation statement followed by a paper confirmation sent by mail within 3-5 business days.

