

Medical Transition

Medical transition is defined as a planned movement of young adults with chronic medical conditions from a child-centered to an adult-centered health care system.

The youth should know and understand:

- Their medical condition.
- What medications they are taking and why.
- How and when to refill a prescription.
- How to contact their doctor, dentist and other health care professionals.
- How to advocate for themselves.
- How to ask doctors questions.
- How to help select adult doctors.

Health Care Coverage

BCMh coverage ends at the age of 21, unless the young adult has cystic fibrosis, which may make them eligible for the BCMh Adult Cystic Fibrosis Program. It is important to plan for health care coverage as an adult.

Some programs to look into include:

Medicaid

- Family income is not considered after the age of 18. Young adults may independently be eligible for Medicaid; to determine eligibility go to: <http://www.jfs.ohio.gov/ohp/consumers/whoqualifies.stm>.
- If the young adult receives Supplemental Security Income (SSI), he/she is eligible for Medicaid coverage. For more information about SSI, contact the Social Security Administration: <http://www.ssa.gov>.

Medicaid Buy-In for Working Adults with Disabilities (MBIWD)

There are certain eligibility requirements in order to qualify for MBIWD. You must:

- Be 16-64 years old.
- Be disabled as defined by the Social Security Administration or determined disabled by Ohio Medicaid or have been eligible for MBIWB within the previous calendar month, but no longer meets the social security disability criteria.
- Be employed in paid part-time or full-time work (at least 40 hours per month).
- Pay a premium (if annual gross income is greater than 150 percent of the federal poverty level (FPL)).
- Be a U.S. citizen or meet Medicaid citizenship requirements.
- Be an Ohio resident.
- Have or obtain a Social Security number.

- **Meet financial requirements:**
Countable income must be at or below 250 percent of the FPL; however, consumers with countable income over 250 percent are encouraged to apply. Only the income of the individual is considered, and there is a resource limit of \$10,000. For more information: <http://www.jfs.ohio.gov/OHP/mbiwd.stm>.

Private Health Insurance

There are two options to obtain private health insurance:

- **Employment** – If a young adult is able to work, he or she should look for opportunities that include health care as a benefit.
- **Stay on Parent's Insurance Plan** – There are several options that may allow a young adult to remain on the parents insurance. Young adults may be eligible as a dependent adult through **COBRA**. Many youth who remain in school may also maintain coverage. To find out about remaining on the parents insurance you should contact the insurance carrier for details.

College Health Plans

If the young adult is attending college there may be a college student insurance plan they can access. You should check with the college student services office for insurance information.