# YOUTH RIGHTS IN PENNSYLVANIA: HEALTH CARE AND INSURANCE FOR YOUTH IN CARE

## What medical insurance can I get when I am discharging from the foster care system?

No one plans to get sick or hurt, but it can happen to anyone. Health insurance is important so you can take care of any unexpected medical needs you have and so that you can keep yourself healthy. As you become an adult and live on your own, your health and getting insurance depends on you. Before you leave care you should have a plan for how you are going to cover your physical and mental health needs

Most youth in care receive Medical Assistance (MA) while they are in the foster care system. A youth receiving MA will have all of the services that a doctor thinks you require covered. Your MA coverage does not continue automatically when you leave care. Once you are out of care, you will need to re-apply at your local county assistance office or online at <a href="https://www.compass.state.pa.us">www.compass.state.pa.us</a>. As a result of Health Care Reform— the Affordable Care Act— young adults with very low income will be eligible for Medicaid. This provision of the Affordable Care Act will take effect in 2014. Until 2014 you may be able to qualify for a state insurance program called Adult Basic Coverage, which provides basic coverage to some individuals who have too much income to qualify for MA, but still do not have enough to pay for their own insurance without some help. If you are attending college, sometimes the school will offer an insurance plan that you can buy in to. Sometimes these plans are affordable. Finally, your employer may provide health insurance as one of the benefits you receive as an employee.

### Where can I get free or low cost medical care if I don't have insurance?

Most counties have local health care centers. Please see the 411 section of the Youth Advisory Board website, <a href="https://www.independentlivingpa.org">www.independentlivingpa.org</a>, for clinic locations and addresses near you. These clinics will treat you whether you have insurance or not.

# What health care can I get on my own without adult permission when I am under age 18?

Youth under age 18 can get the following treatment or services on their own:

- Substance abuse treatment
- Contraception
- Testing and treatment for sexually transmitted diseases
- HIV testing and treatment
- Medical care related to pregnancy, except abortion (To obtain an abortion, a minor needs the consent of a parent or legal guardian, or a court order, called a 'judicial bypass.' For more information about getting a judicial bypass, call the CHOICE hotline at 215-985-3300 or the Women's Law Project at 215-928-9801.)
- All mental health treatment and medication if you are 14 or older
- All medical care except abortion if you have graduated from high school or have been pregnant.

## Where can I get confidential STD and HIV/AIDS testing and services?

See <a href="https://www.safeteens.org/clinics.aspx">www.safeteens.org/clinics.aspx</a> for locations of clinics in your area.

### Where can I get drug and alcohol treatment on my own without an adult?

Call your county office of mental health to find local resources. You can also find out about services in your area by looking at <a href="http://www.dsf.health.state.pa.us/health/cwp/view.asp?a=173&q=199790">http://www.dsf.health.state.pa.us/health/cwp/view.asp?a=173&q=199790</a>

## Where can I get counseling about reproductive health and family planning?

You can start by calling Planned Parenthood of Pennsylvania at 1-800-230-PLAN and the CHOICE hotline at 1-800-84-TEENS. You can also find other clinics in your area by looking at <a href="https://www.safeteens.org/clinics.aspx">www.safeteens.org/clinics.aspx</a>.



