 **Insurance Tips for Transitional Aged Youth**

Accessing adult mental health services with Medicaid:

* Youth with Medicaid are covered until their 19th birthday. After their 19th birthday they can apply for an extension that will cover them until their 21st birthday if they do not have an income in excess of $273 a month.
* If the youth lives with their parent, the family cannot have any resources in excess of $1,000.
* To apply, youth must submit an application to Ohio Department of Jobs and Family Services (JFS). Contact Hamilton County JFS at (513) 946-1000 or go online at [www.hcjfs.org](http://www.hcjfs.org).
* For help applying contact:
	+ Health Source
	+ Free Store Foodbank
	+ Medical Clinic

Accessing adult mental health services with private insurance:

Youth with private insurance can access adult mental health services through any programs that serve youth with Medicaid, but they may have to pay a fee for services. If they do not wish to access these programs, they can ask their current mental health provider for a referral to an adult mental health provider that is on their insurance panel. In Ohio, youth can be covered under their parent’s insurance policy until the age of 26. Here are some tips for contacting private insurance companies to get information on mental health providers that serve adults:

* Call your private insurance company (the phone number should be listed on the back of your insurance card listed under “Mental Health Services” or contact Customer Service)
* Ask for a list of mental health providers in your network that serve adults
* Contact possible providers included on the list from your insurance company prior to scheduling the first appointment to ask them about their experience in working with young adults, training in specialty areas, etc.
* Check coverage/benefits with your company so you know what to expect as far as co-pay amounts, deductible and the allowed amount of visits. You may also want to ask if you need to contact them prior to scheduling your initial appointment with the provider to get pre-approval.

**Families and youth with all insurance types can access help through MindPeace at www.MindPeaceCincinnati.com.**