

Coverage Available for Children (under age 19)

New consumer protections under the Affordable Care Act prevent carriers from discriminating against children because of a pre-existing condition. However, special enrollment periods are allowed. Washington state's 2011 individual plan open-enrollment periods are:

1. March 15 – April 30
2. September 15 – October 31

During this time, children under age 19 can enroll in an individual health plan with a carrier without having to take a health screen.

There are some **exceptions** where parents can apply for coverage anytime in the individual market, such as the birth or adoption of a child or if a child or the parent: is no longer eligible for a state program; loses coverage due to a divorce; loses employer-sponsored coverage; or moves and their plan is not available in where they live.

Options currently available for children outside of open-enrollment:

1. Apple Health for Kids <http://hrsa.dshs.wa.gov/applehealth/>
2. Short-term medical plan with Assurant or Regence BlueShield.
3. Coverage through the Washington State Health Insurance Pool (WSHIP) or if they qualify, through the new Pre-existing Condition Insurance Plan (PCIP-WA) (to qualify for PCIP-WA you must have been uninsured for at least six months and have an eligible pre-existing medical condition).

Please call our office for more information on any of the options listed above.