INSURED AMERICAN & FAMILY

VETERAN / FAMILY OWNED & OPERATED

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Turning 26

Your first big health insurance decision

The day after your 26th birthday, your parent's plan stops being your plan.

WHAT IT IS

The ACA lets you stay on a parent's health plan until age 26. The day you turn 26 (or the end of that month, depending on plan), you age off, and you have a 60-day Special Enrollment Period to get your own coverage before you're uninsured. This is the first big insurance decision most young adults make. Get it right and you're covered without overpaying. Wait, and you risk months uninsured during a year you might actually need care.

YOUR FOUR REAL OPTIONS

Employer plan
If you have a job that offers benefits

ACA Marketplace + subsidy
Usually cheapest under-30 with low income

ACA Catastrophic
Under-30 always eligible, low premium, high deductible

Short-Term Medical
Healthy under-30, lowest premium, not ACA-compliant

TIMELINE TO HIT

~60 days before birthday
Start comparing plans

30 days before
Apply for chosen coverage, request day-after start

Birthday or end-of-month
Parent's coverage ends (check plan rule)

60 days from end of parent coverage
SEP closes, no second chance

Miss the window
Wait until next ACA OE, potentially months bare

THE 3 THINGS PEOPLE GET WRONG

1. **"I can stay on my parent's plan past 26 if I'm in college."**
FALSE for most plans. The ACA rule is age 26 period, college status doesn't extend it. A few state-regulated plans have older limits but most do not. Don't assume, confirm with the plan.

2. **"I should always pick the cheapest plan."**
Not always. A healthy 24-year-old with no medications usually wins on Bronze or Catastrophic. Someone with prescriptions, mental health needs, or chronic conditions usually wins on Silver-with-subsidies despite the higher premium. Run your real numbers.

3. **"If I don't sign up right away, I have until ACA Open Enrollment."**
Risky. Yes, OE will come. But if OE is months away, you're uninsured, and one ER visit can cost more than a year of premiums. Don't gamble. Use the SEP.

THE FREELANCER / GIG WORKER TRAP

A lot of newly-26 adults are also newly-out-of-college freelancers, gig workers, or remote contractors without employer coverage. They tend to skip insurance entirely because "I'm healthy, I'll save the premium." That works until it doesn't, one snowboarding injury, one mental health crisis, one appendix that decides to act up = bankruptcy-level bills. If your income is low (often the case right after graduation), ACA Marketplace subsidies make a real plan cost less than you'd think, often $0–$50/month for the 100–250% FPL income range.

Turning 26 (or your kid is)? Call or text Craig, I'll walk through every option and find the cheapest path that actually protects you.

Don't go underinsured when you can be Insured AF.

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