

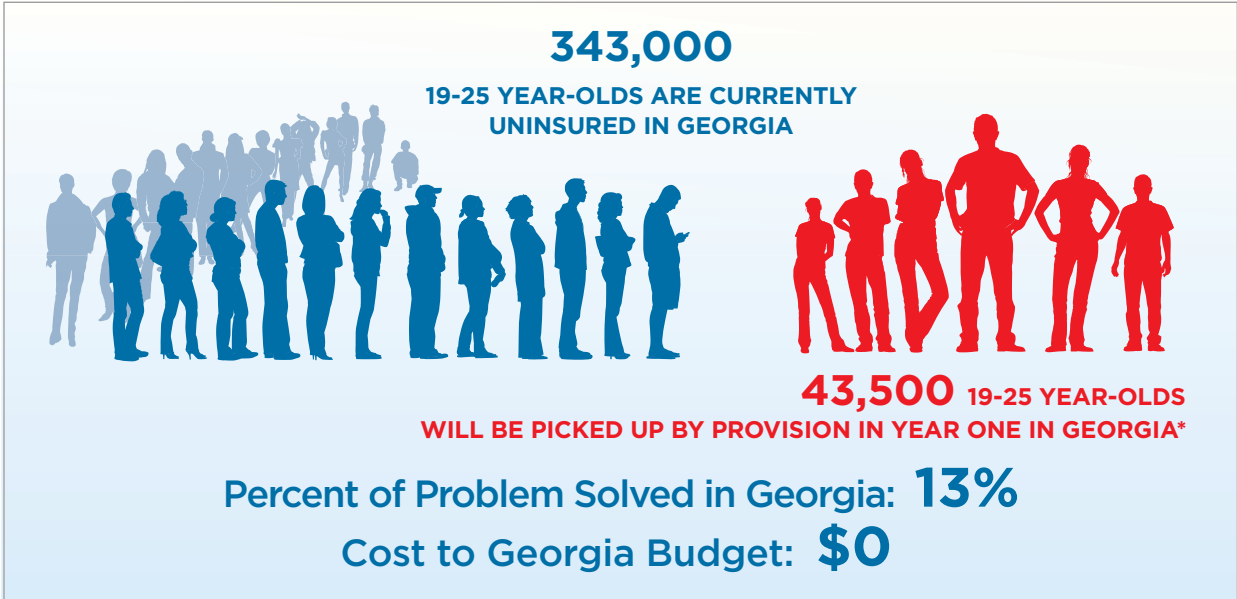


✓ State Facts:

Dependent Coverage Expansion

Georgia

STATE IMPACT OF DEPENDENT COVERAGE EXPANSION, 2010-2011



*Reflects conservative estimates by Office of Management and Budget.

• COST IMPACT ON YOUNG ADULTS AND FAMILIES IN GEORGIA •

Average Cost to Employee of a Family Plan	Average Cost to Employee of Family Plan with Dependent Coverage Expansion	Total Premium Increase For Family Plans To Keep Covering Adult Children Until Age 26
\$3,597	\$3,633	\$36

Percent of young adults in Georgia without employer-based insurance: **80%**

• THE DETAILS OF THE NEW LAW FOR FAMILIES IN GEORGIA •

As of September 23rd, 2010, the new federal law requires all family plans to offer coverage until a child turns 26, a significant improvement from current state law. Georgia's dependent coverage law extends coverage to young adults up to the age of 25, but has some restrictions. Current state law only requires a family plan to offer coverage to young adults that are financially dependent and enrolled as full-time students for at least 5 months of the year, or are eligible to be a full-time student but prevented due to illness or injury. The state law also does not apply to many large employers that are self-insured, while the federal law applies to all employers offering family plans. Young adults in Georgia will now be able to join their parent's plan for longer, and even if they are financially independent or out of school.



Getting Covered is a campaign, coordinated by Young Invincibles in partnership with over 25 national and local organizations, to help young adults take advantage of the benefits offered by health care reform. Visit www.GettingCovered.org.