



Growing Up: Health Care Transitions in Your Twenties

*Presented by
Lynne Kinst, HCC Executive Director &
Carson Knight & Leslie Guevara, Advocacy &
Access Ambassadors*



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What is the Hemophilia Council of California?

Our **Beginning**

HCC is a 501(c)3 nonprofit organization formed in 1989 to coordinate the shared advocacy agenda of the four California hemophilia organizations

Our **Focus**

HCC coordinates statewide access, education and advocacy efforts on behalf of individuals living with bleeding disorders and rare or chronic conditions

Our **Advocacy**

HCC advocates to protect access to care, promote progressive treatment options and advance the quality of life for these individuals, families and caregivers



Mission & Vision

Our **Mission**

To improve access to care and treatment options in order to advance the quality of life for people with bleeding disorders through advocacy, education, and outreach in collaboration with our founding member organizations

Our **Vision**

Open access to quality innovative care and choice of treatment for all people with bleeding disorders



Introductions

Carson Knight – Advocacy & Access Ambassador

Leslie Guevara – Advocacy & Access Ambassador

What are your
concerns about
health insurance?

Transition to college?

Transition to workforce?

Geographic moves?

Others?

CCS – eligibility ends
when you turn 21

- **California Children's Services
provides coverage for children
up to age 21**



ACA Protections for Dependent Children end at age 26

ACA requires plans and insurers that offer dependant child coverage to make that coverage available until the child reaches the age of 26. Applies regardless of marital status. Applies to marketplace and employer plans.

What are your options?

Commercial Insurance

- Employer Plan**
- Marketplace (Covered California)**

Public Insurance

- Medi-Cal**
- GHPP (California)**

What should you do?

**Start the year before your birthday
(i.e. when you turn 20 or 25)**

**Talk with your providers (HTC,
social worker)**

Talk with your parents

Investigate your options

Are the doctors and hospitals I need covered on this plan?

Plan type will determine your network of providers

Which doctors and hospitals are most critical for your care?

All providers for your family may not be in the same network

Check plan to confirm & also check with providers



Are the medications important to me covered? How much do they cost?

Review the outline of prescription drug benefits carefully to see what is covered and how much it costs

Often co-pays for name brand drugs are more expensive than generics

Some medicine (i.e. specialty drugs like blood factor) may be covered under the medical benefit

Where can I go for
more help?

Experts

- Your Hemophilia Treatment Center or other Providers
- Health Care Navigators
- Hemophilia Council of California
- [MyPatientRights.org](https://www.mypatientrights.org)

Coworkers/Friends/Family

What happens if
you have a
problem accessing
care?

**You have rights as a patient – learn
those rights and get help**

- MyPatientRights.org**
- No Surprises Act**

**Most likely you will have to wait
until open enrollment to make a
change**

Resources

- [Coverage for People under 30 \(Healthcare.gov\)](#)
- [Turning 26 \(HFA\)](#)
- [Open Enrollment Guide \(HFA\)](#)
- [Glossary of Insurance Terms \(HFA\)](#)

Overview of Upcoming Webinars

- November 29 – How to Navigate through MediCal, GHPP and Medicare





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Thank you for joining us!

REMINDER:

This webinar is part of a series of educational webinars presented by the Hemophilia Council of California.

A recording and slides will be available in a few weeks at

<http://www.hemophiliaca.org/education/webinars/>

NEED HELP?

Contact **Lynne Kinst** at (916) 572-7771 or lkinst@hemophiliaca.org