

Navigating Parents' Insurance

Navigating health care as a dependent can be tough, especially if you are on an insurance plan with your parent/guardian

Do I need parent approval to receive medical care?

If you are 18 years and older, you can receive ANY medical care WITHOUT parental consent.

If you are younger than 18 years, there are certain conditions that do NOT require parental consent.

Self advocacy is important!

Make sure to communicate with your health care provider the importance of keeping certain conversations confidential and verify that they are on the same page as you.

List of medical conditions that do NOT require parent consent for minors

If you need emergency care

- When delay of treatment is life-threatening

If you are an emancipated minor

- Meaning you are one of the following:
 - A parent, married, financially independent, high school graduate, homeless, serving the military

If you need specific medical care including*

- Sexually Transmitted infection (STIs) treatment, substance abuse treatment, mental health counseling, pregnancy care, contraception

*More information on next page

Will my health care visit show up on my parents' insurance bill/claim?

Even if a health care provider can maintain confidentiality, sometimes confidential information can be accidentally disclosed through billing sent to your parents. This is also known as Explanation of Benefits (EOB).

- If you are 18 years and older:
 - In Colorado, if you contact your insurance company and provide a written request, they are legally required to send all billing details to only you and nobody else.
- If you are younger than 18 years:
 - Unfortunately, as of now in Colorado, there are no protections for minors to prevent insurance companies from disclosing confidential information through an EOB.
 - Here are some strategies to avoid accidental disclosure and maintain confidentiality
 - Ask your health care provider if they have any creative solutions (e.g. billing under a different code).
 - Seek healthcare from community clinics* that do NOT require insurance and can provide confidential care for free or at a low cost.

*See list of clinics on next page

Sexually Transmitted Infections (STIs)

- Can be transmitted during vaginal, anal, and oral sex.
 - Barrier protection, such as external and internal condoms, and dental dams, can help reduce your risk of getting STIs but are not 100% effective.
- If you experience any symptoms, such as unusual itching, abnormal discharge, genital sores or bumps, burning during urination, or any genital pain, you should get tested ASAP.
 - Also, you may be infected but still not experience any symptoms. If you are sexually active, it is important to get regularly tested.



Substance Abuse

- In Colorado, parental consent is NOT required at ANY age to receive treatment if you are struggling with alcohol, tobacco, or other drug use.

Mental Health

- In Colorado, parental consent is NOT required to receive ANY mental health treatment if you are 15 years and older.
- In Colorado, parental consent is NOT required to receive psychotherapy if you are 12 years and older.
 - Please note that your parents will be notified if you share any thoughts of harming yourself or others with a health care provider.
 - Otherwise, your conversations around mental health are 100% confidential.

Pregnancy care

- In Colorado, you do not need parent consent to obtain an abortion, but Colorado does require that one of your parents are told of your decision within 48 hours of the abortion.
- It is possible to get a judge to excuse you from parent notification. This is called judicial bypass.
 - Planned Parenthood runs a hotline (1-866-277-2771) to help young people through the judicial bypass process.

Contraception

- Contraception = Birth control to prevent pregnancy
 - This includes pills, shots, patches, rings, IUDs, and more!

List of free or low-cost clinics

- Many of these clinics provide pregnancy testing/care, emergency contraception, STI/HIV testing/treatment, PrEP/PEP treatment, and more. Call or visit their websites to find out more about specific services
 - Planned Parenthood (3480 Centennial Blvd.) - (719) 475-7162
 - BC4U.org - (720) 777-2248
 - Colorado Health Network (1301 S. 8th St.) - (719) 578-9092
 - Peak Vista
 - Convenient Care Center (3205 N. Academy Blvd.) - (719) 632-5700
 - Pediatric Health Center (2828 International Circle) - (719) 632-5700
 - Women's Health Center (225 S. Union Blvd.) - (719) 344-7670

