

## Health Care Reform Update—Dependent Age to 26 processes



A few months ago, we sent out an update to our clients informing them of the recent HealthCare Reform—Patient Protection and Affordable Care Act of 2010 and how this new legislation will impact their businesses and benefits.

**One of the changes was the continuation of insurance coverage for dependent children up to age 26 regardless of student status or marital status. This change was required by the government to be implemented by September 23, 2010. The carriers have made the effective date of the legislative change October 1, 2010, however, most of the carriers have set up their systems to handle this change since June.**

We would like to take a moment to inform you of a few processes.



- Kaiser had an implementation of the dependent age to 26 effective June 1, 2010. Kaiser has assumed all groups chose the early implementation unless otherwise notified.
- With the early implementation, Kaiser allowed dependents that were on the plan as of June 1, 2010 to continue on the plan until age 26.
- Those that dropped off prior to June 1, 2010 could only enroll onto the plan at open enrollment on or after October 1, 2010.



- The above carriers had an implementation of the dependent age to 26 effective July 1, 2010. They assumed all groups chose the early implementation.
- If a previously aged out dependent was not enrolled on the plan effective October 1, 2010, they will have to wait until the next group open enrollment period
- If an dependent is currently enrolled on the plan, they will be allowed to continue on the plan until age 26 and a Over Age Certification form is not required.

***For further questions about this new legislation, please contact BenefitEdge Insurance Services at (888) 995-3343 or email: [info@benefitedge.net](mailto:info@benefitedge.net)***

*Service. Unparalleled*