

# CAPE COD MUNICIPAL HEALTH GROUP

## IMPORTANT NOTICE

### ENROLLMENT and COVERAGE for ADULT CHILDREN TO AGE 26

Effective July 1, 2011

**The Patient Protection and Affordable Care Act (PPACA) of 2010** requires employers that offer health benefits to extend coverage to the adult children of their employees to the 26<sup>th</sup> birthday. Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are now eligible to enroll in plans offered by the Cape Cod Municipal Health Group. **Benefit-eligible employees may request enrollment for adult children to age 26 for 30 days from the date of this notice or till May 31, 2011 whichever is later.** Enrollment will be effective July 1, 2011.

**Blue Cross plans:** If you are enrolled in a Blue Cross plan as an Individual contract, you may add your adult child under age 26 and convert to a Single Parent/Single Child (SP/SC) contract.

**Harvard Pilgrim plans:** If you are enrolled in a Harvard Pilgrim plan as an Individual, you may add your adult child by enrolling as two Individuals. In all other cases, for example, two parents and a single adult child or two or more adult children, you must enroll in a Family plan.

For more information your Benefit Administrator.

**All enrollment forms to add adult children must be returned to your contact (see above) no later than May 31, 2011. Please try to return your forms before this date to assure processing in time for July 1<sup>st</sup> effective date of coverage.**

#### **Frequently Asked Questions:**

Note: The term "employee" refers to active employees and retirees who are eligible for the health insurance benefit.

#### **1. Question: Who is included as an Adult Child under the federal reform law?**

**Answer:** *Children* as defined by PPACA are the children, stepchildren, adopted children, and eligible foster children under age 26 of benefit-eligible employees. *Adult Children* are those age 19 through 25. Under the law, coverage must be granted to dependents

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up to age 26 regardless of their tax filing status, marital status, and financial dependency on their parent, or eligibility elsewhere. An Adult Child, like any child of a benefit-eligible employee, may enroll as a dependent on the parent's plan. An Adult Child may not enroll unless the parent is enrolled.

### **2. Question: When can I enroll my Adult Child (under age 26) on my policy ?**

Answer: Now is the time to enroll your Adult Child (under age 26). You have 30 days from the date of this notice or until May 31, 2011, whichever is later, to submit the enrollment application. All applications must be received by 30 days after the date of this notice and no later than May 31<sup>st</sup> for coverage to be effective July 1, 2011.

### **3. Question: What documentation is required?**

Answer: The subscriber (employee) must fill out an enrollment application and provide the following:

- *For a child or stepchild:* photo-copy of the child's birth certificate showing the parent-child relationship of the subscriber and/or spouse. In the case of a stepchild, the marriage certificate for the parent and stepparent, one of whom must be the employee.
- *For an adopted child:* photocopy of proof of placement letter or adoption letter.
- *For a foster child:* photocopy of placement letter or court order.

### **4. Question: My adult child age 19-26 is working and is eligible for coverage through his/her employer. Is my adult child eligible to enroll in my family health plan?**

Answer: Yes. Your dependent may enroll in your plan. If your adult child is living outside the service area, he is not eligible for an EPO/HMO plan such as Network Blue EPO or Harvard Pilgrim EPO.

### **5. Question: My Adult Child (under age 26) is a full-time student who lives outside the health plan's service area while at school and is enrolled on my Family EPO/HMO plan (Network Blue NE or Harvard Pilgrim EPO). May we retain the EPO/HMO coverage we currently have and continue to cover my Adult Child?**

Answer: Your Adult Child may remain on your current EPO/HMO Family plan or change to a PPO plan while your adult child is a full-time dependent student out-of-area and enrolled in your coverage. Your Adult Child (under age 26) will only be covered for emergency/urgent care services while he/she is living outside the EPO/HMO service area. After graduating or otherwise leaving school, your adult child may remain on your EPO/HMO plan for as long as he/she is under age 26 and living within the health plans' service area.

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**6. Question: I am enrolled in an EPO/HMO plan (Network Blue NE or Harvard Pilgrim EPO) and my Adult Child (under age 26) has a permanent address outside the health plan's service area. May we retain the EPO/HMO coverage we have and add my Adult Child?**

Answer: No. Your adult child who lives outside the health plan service area is not eligible to be on an EPO/HMO plan. You will need to decide if the entire family will switch to a PPO plan (BCBS Blue Care Elect Preferred PPO or Harvard Pilgrim PPO) in order to cover your Adult Child who lives outside the service area, or remain on your EPO/HMO plan but not cover the Adult Child. Please review the benefits and costs carefully before making a decision. You will not be able to switch coverage until the next Open Enrollment, i.e. for July 1, 2012, unless you have a Qualifying Event.

**7. Question: What if my Adult Child (under age 26) moves out of the EPO/HMO health plan service area after I have placed him/her on my plan?**

Answer: If the Adult Child is establishing residency outside the service area for more than 3 months, it is the employee's responsibility to notify the employer of this change. If the employee wishes, the family may change to a PPO plan and thereby continue to cover the Adult Child. Otherwise, the Child will be dropped from the EPO plan's coverage and will be offered COBRA Continuation Coverage.

**8. Question: My Adult Child (under age 26) is currently on my plan as a full-time dependent student. Do I have to submit a new enrollment application?**

Answer: No. You do not need to submit a new application if the Adult Child (under age 26) is already enrolled on your health plan provided you are not changing plans. If you are changing plans, you must fill out a new enrollment application.

**9. Question: What if my Adult Child (under age 26) is currently on COBRA coverage?**

Answer: You may cancel COBRA coverage for your Adult Child (under age 26) and complete an enrollment form to add your Adult child to your policy effective July 1, 2011. See qualifications above regarding residency requirements for EPO/HMO plans.

**10. Question: When does coverage end for my Adult Child (under age 26) and what options are available for coverage then?**

Answer: As long as you remain eligible for coverage as an employee, coverage ends for your Adult Child effective at 12:01 A.M. on the Adult Child's 26<sup>th</sup> birthday. COBRA coverage will be offered to your Adult Child, or your Adult Child can call the Massachusetts Health Connector at 1-877-623-6765 or go online at [www.mahealthconnector.org](http://www.mahealthconnector.org) to shop for health coverage. If your Adult Child is employed, he/she may be eligible for coverage through his/her employer. If your Adult Child age 26 or older is enrolled in a school of higher education, there may be a health benefits plan available to students.

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**11. Question: My child has a child. May the child of my child be enrolled in my Family plan?**

Answer: No. The Patient Protection and Affordable Care Act does not require employers or health plans to cover the dependents of the employee's children.

**12. Question: My adult child is handicapped and is mentally or physically incapable of earning his/her own living and is currently enrolled on my health plan. Do I need to do anything during the Open Enrollment to maintain my dependent's coverage?**

Answer: No. The health plans periodically re-certify handicapped dependent coverage. Adult children who are handicapped and incapable of earning a living are eligible to remain on the parent's coverage beyond age 26, subject to periodic re-certifications.

**13. Question: I am enrolled in a Family Dental plan through my employer. Is my Adult Child covered to age 26 on the dental plan?**

Answer: No. Dental plans are not subject to the Patient Protection and Affordable Care Act. The Delta Dental plans cover children to age 19. If the child is a full-time dependent student, he/she may be covered until he/she reaches age 23.

**14. Question: I am enrolled in a Family EyeMed Vision Care plan through my employer. Is my Adult Child covered to age 26 on the Vision Care plan?**

Answer: No. Vision plans are not subject to the Patient Protection and Affordable Care Act. EyeMed will cover children till the 25<sup>th</sup> birthday regardless of student status or dependency status.

**IMPORTANT:** It is the responsibility of the employee to notify the employer of any changes in Adult Child status, such as moving out of the service area. If you do not notify the employer of changes, and if it is found that your adult child is ineligible, you could be responsible for all medical charges that he/she incurs.