



May 25, 2010

# REFORM update

## Health Care Reform Dependent Coverage up to Age 26

The new Patient Protection and Affordable Care Act will extend eligibility for dependents up to age 26 for new or renewing groups on or after September 23, 2010.

To comply with this provision, WHA will no longer require proof or attestation of full-time student status of new or existing members after the age of 19. In addition, WHA is amending our policies as follows:

### **Current enrollment:**

Starting June 1, 2010, WHA will permit existing dependents to remain on their parent's plan until age 26. This will allow those dependents who would have lost their coverage because of their age or student status to continue their health benefits during the gap from June 1, 2010 to their group's renewal date after September 23, 2010. Large group employers have the ability to opt out of this arrangement.

This extension of coverage will not be retroactive for those dependents that may have aged out prior to June 1. Instead, these will be handled as new enrollments into an existing plan, as detailed below.

### **New enrollment into an existing plan:**

New enrollees into an existing plan (both new hires and those with qualifying events) will be covered up to the age 24 limit until the group's renewal following September 23, 2010. Upon that renewal date, the group policy will be amended to reflect dependent eligibility up to age 26. Those dependents who have previously aged off the plan and any new dependents under age 26 can re-enroll/enroll during the group's open enrollment period (the 30-day period prior to the renewal date).

### **New Group enrollment:**

New groups effective June 1, 2010 – September 1, 2010 will fall under the age 24 limit until their first renewal after September 23, 2010. Upon this renewal, the group policy will be amended to reflect dependent eligibility up to age 26. Any new dependents under age 26 can enroll during this group's open enrollment period (the 30-day period prior to the renewal date).

New groups effective October 1, 2010 or later will fall under the age 26 limit.