



Pennsylvania
U.S. Senator Bob Casey



FAQ for Dependent Coverage under the Patient Protection and Affordable Care Act

One of the most important and immediate benefits of the Patient Protection and Affordable Care Act (PPACA) is the provision that requires insurers to provide coverage to dependent children up to age 26. This provision takes effect September 23, 2010 for plan years that begin on or after that date (for example, if your plan year follows the calendar year, this provision would apply to your plan starting January 1, 2011).

Q: If I have group coverage through my employer, does the insurer have to cover my adult child if she is eligible (under age 26 and not eligible for employer-based insurance)?

A: Your insurer will be required to cover dependents up to age 26 in the plan year that begins on or after September 23, 2010. Your employer will be required to offer this coverage to you at that time.

Q: My child is about to be dropped from my health insurance. What are my options until the new law takes effect?

A: Many insurers in Pennsylvania are offering to extend coverage to dependents in advance of the September deadline, but employers are not required to offer this coverage to their employees until the plan year beginning on or after September 23, 2010. Depending on the type of insurance you have, your child may be able to stay on your plan, or if they are under 26 and don't currently have coverage, they might be able to qualify for coverage. You should check with your employer and your insurer to find out if they are providing coverage to this age group before September 23, 2010.

Additionally, Pennsylvania state law (Act 4) requires fully-insured group plans to offer employers the option of providing coverage for dependents up to age 30, if the child is not married, has no dependents, is a resident of Pennsylvania or a full-time college student, and is not provided coverage through another policy or a government health care benefits program.

Q: Does my child have to be unemployed or enrolled in college to qualify for the extension of dependent coverage under the PPACA?

A: No. The only requirement is that the dependent may not have employer-based insurance available to them. In 2014, this requirement is lifted and all dependents will be able to stay on their parents' plans until age 26.

Q: I am a federal employee. Will my child be able to stay on the Federal Employee Health Benefits Program (FEHBP) with me?

A: Not quite yet. FEHBP will cover dependents up to age 26 in the 2011 plan year that starts in January 2011. Current law governing FEHBP states that dependent family members are unmarried children under age 22, so FEHBP cannot cover children who age out before January 2011. However, FEHBP currently covers young adults turning 22 for an additional 30 days after their birthdays, and young adults are also eligible for coverage through the Temporary Continuation of Coverage (TCC) program for an additional 36 months. Employees must pay the full cost of TCC insurance. More information on this program is available through the Office of Personnel Management at <http://www.opm.gov/INSURE/health/eligibility/tcc.asp>.

Q: I am insured through TRICARE (the health insurance program for members of the military and their families). Will my child be able to stay on TRICARE with me?

A: Not yet. TRICARE is governed under separate law from private health insurers. Senator Casey is a cosponsor of legislation in the Senate that would include TRICARE under the requirement to extend coverage to dependents. The TRICARE Dependent Coverage Extension Act would require the Department of Defense to charge an appropriate monthly premium for these young adults. Dependents who age out before this bill passes and is implemented remain eligible for the Continued Health Benefit Program that provides coverage for people who separate from the military and dependents who age out of TRICARE. More information about the Continued Health Benefit Program is available through the TRICARE website at: <http://www.tricare.mil/mybenefit/home/overview/SpecialPrograms/CHCBP>.