



**Department of Consumer and Business Services**

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## **Extending Dependent Coverage to Age 26**

Federal health care reform allows young adults to stay on their parents' health care plan until age 26.

### **In general:**

- This benefit is effective when your plan next renews after September 2010. For many people, this will be January 2011. However, some insurance companies started this early so check with your insurer's customer service staff.
- Adult children may remain on your plan even if they no longer live at home or no longer are a student or dependent on your tax return.
- Both married and unmarried children qualify.
- If a child is 19 or older, a health plan may exclude coverage of pre-existing conditions for a period of time, as allowed by existing state and federal law, until the prohibition on pre-existing condition exclusions takes effect in 2014.
- If your child lives outside Oregon, ask your insurance company whether they can obtain services in their location.

**Individual/Family Coverage:** If you do not get insurance through an employer but have an individual/family plan, the policy must cover children until they turn 26. Here are some key facts about this new benefit:

- If you have an individual plan (not through an employer), adult children can apply for coverage on your policy at the start of the "policy year," as defined in your insurance policy. In Oregon this is typically a fixed date (January 1) but might also be the anniversary of the date you buy the coverage. Read your policy or contact your insurer to find out when your policy year begins. You will have a 30-day opportunity to sign up children for coverage.
- If you have an individual plan (not through an employer), children age 19 and older who are seeking to join your plan will be asked about their health and may be rejected for coverage. Adult children who are denied coverage can seek insurance through high-risk pools. Contact the Oregon Medical Insurance Pool for information: 1-800-848-7280.

**Employer-Sponsored Coverage:** If your employer's insurance covers children, it must allow them to stay on the plan until they turn 26.

- Adult children under age 26 who lost coverage or were not eligible for coverage because of their age can rejoin your policy once your plan has renewed. This means you will be able to enroll your child in your employer's group coverage at the first open enrollment period after Sept. 23, 2010.
- Employer plans that are grandfathered under the reform law and companies that are self-insured do not have to keep adult children on the plan up to age 26 if the adult children can get coverage through their own employer. This changes in 2014, when all children up to age 26 can stay on their parents' employer plan even if they can get coverage through their own employer.