

COVERAGE FOR ADULT DEPENDENTS AGE 21 TO 26 FREQUENTLY ASKED QUESTIONS

Updated April 24, 2013

You may cover your adult dependent who is over age 21 under a State of Delaware Group Health Insurance Plan until the end of the month in which the adult dependent turns 26.

1. ***Where can I find the complete policy for covering my adult dependent?***

The complete policy is available on the Statewide Benefits Web Site at www.ben.omb.delaware.gov/documents/cob.

2. ***Who is considered to be an adult dependent for purposes of coverage over age 21 to age 26?***

The dependent must be a son, daughter, stepchild or adopted child to be eligible for coverage to age 26 under the Patient Protection and Affordable Care Act (PPACA).

3. ***May I cover a dependent who is not a son, daughter, stepchild or adopted child?***

If the dependent is not a son, daughter, stepchild or adopted child, they must be under the age of 19, or age 24 if a full time student *and* dependent upon you for 50% support and meet other Program rules. (Please see the State of Delaware Group Health Insurance Program Eligibility and Enrollment Rules.) These provisions are in accordance with PPACA and the Internal Revenue Code which dictates what dependents can be covered on a pre-tax basis.

4. ***When did this policy go into effect?***

In accordance with the Patient Protection and Affordable Care Act, coverage under this policy began July 1, 2011.

5. ***When does this coverage end?***

Coverage under this policy terminates at the end of the month in which the adult dependent turns 26.

6. ***Does the adult dependent need to live with me?***

No.

7. ***Does the adult dependent need to be a full-time student?***

No. Student Certification forms will no longer be required for adult dependents over age 21, except for dependents who are not a son, daughter or adopted son or daughter.

8. ***What if the adult dependent is married? Can he or she still be covered? What about his or her spouse or child(ren)?***

You may still cover your adult dependent regardless of marriage status. Neither your adult dependent's spouse nor children may be covered.

9. ***How do I enroll my adult dependent?***

You may add your adult dependent to your coverage electronically during the regular Open Enrollment period, until May 29, 2013. The enrollment will be effective July 1, 2013.

Please note: You must also complete the "Adult Dependent Coordination of Benefits Form" for each adult dependent you cover.

10. ***Who needs to complete an Adult Dependent Coordination of Benefits Form?***

If you are enrolled in a health plan (other than the CDH Gold plans through Aetna or Highmark Blue Cross Blue Shield Delaware) and you cover an adult dependent child who turned 21 by the end of 2012, you must complete the Adult Dependent Coordination of Benefits Form during Open Enrollment and any time your adult dependent's employment status changes which impacts their eligibility for benefits. The form must be submitted to your benefits representative, who will forward it to the appropriate carrier.

11. ***What happens if my adult dependent is employed?***

If you are enrolled in a health plan other than the new CDH Gold plans through Aetna or Blue Cross and your adult dependent is not a full-time student and is employed full-time by an employer who offers healthcare benefits, your adult dependent must enroll in that coverage under certain circumstances (see Adult Dependent policy and additional FAQs below). In this case, the employer's coverage will be your adult dependent's primary coverage, and the State of Delaware coverage will be secondary.

12. ***What do you mean by primary and secondary coverage?***

If your adult dependent is enrolled in his or her employer's benefits, those benefits will pay first as the primary coverage, and any remaining claim amount will be submitted to the member's State of Delaware coverage as secondary coverage. Payment will not be more than the provider's allowable charge.

13. ***What happens if my adult dependent does not enroll in benefits offered through his or her employer?***

Your adult dependent's coverage under your State of Delaware plan will be sanctioned and reduced to 20% of the normal coverage. For example, if the plan would normally have paid \$100 for a medical service, only \$20 would be paid for that claim. In addition, your adult dependent would need to pay in full for any prescriptions and then file a paper claim to the pharmacy benefit manager for the reduced reimbursement.

14. ***What if my adult dependent's coverage is not very good and is expensive for us?***

As long as your adult dependent pays 50% or less of the premium for the least expensive, employee-only coverage, he or she must enroll in that coverage.

15. ***What if my adult dependent just started a new job and has a waiting period before qualifying for company benefits?***

When you complete the Adult Dependent Coordination of Benefits Form, you should indicate in the "Comments" section that there is a waiting period, and you should specify when your dependent's coverage will be effective. (*For example: "Adult dependent began new job on May 1, 2013, and has a waiting period. His benefits will begin on August 1, 2013."*)

16. ***What does the form mean by the % my adult dependent would pay, and how do I get that information?***

You need to enter the percentage of the premium that your adult dependent would pay for the least expensive, employee-only plan offered by the employer. The employer should be able to provide you with this information. For example, if the employer pays \$500 per month for the coverage, and your adult dependent pays \$100 per month, the percentage is 20%.

17. ***When would my adult dependent NOT be required to enroll in company healthcare coverage?***

There are several exceptions to the policy that an adult dependent must enroll in healthcare coverage through the employer. The adult dependent is not required to enroll in company coverage if:

- The adult dependent is a full time student and is under age 24.
- The employer does not offer healthcare benefits to its employees.
- The adult dependent would pay more than 50% of the premium for the least expensive employee-only plan.
- The adult dependent does not work full-time.
- The adult dependent's employer offers only an HMO and the adult dependent lives outside of the HMO program service area.
- You are enrolled in the CDH Gold plans through Aetna or Blue Cross.

18. ***Can I cover my adult dependent if he or she is a benefit eligible State employee, or does my adult dependent need to enroll in his/her own plan?***

Your adult dependent needs to enroll in his/her own State health (medical) plan and you cannot also cover him or her under your health (medical) plan as that would be duplicate coverage, which is not permitted per our Group Health Plan Eligibility and Enrollment Rules.

19. ***What is the high-deductible plan with a Health Savings Account referenced on the Adult Dependent Coordination of Benefits Form?***

This is a very specific type of benefit that is covered by a separate IRS ruling. For additional details, please click on the link in the form or see the information on the Statewide Benefits website at www.ben.omb.delaware.gov/documents/cob.