

The Affordable Care Act, The State Employee Health Plan and Dependent Children to Age 26

The Affordable Care Act signed into law earlier this year requires plans and issuers that offer dependant coverage to make the coverage available until a child reaches the age of 26 in accordance with the Affordable Care Act and State Employee Health Plan (SEHP) guidelines.

The effective date of this law is commencement of the plan or policy year beginning on or after September 23, 2010. The SEHP plan year for 2011 starts January 1, 2011.

The SEHP met with the Health Care Commission (HCC) on Thursday, May 27, 2010 and the HCC voted to allow dependent children enrolled in the SEHP on July 1, 2010, reaching the age of 23 with birthdates on or after July 1, 2010, to remain on the SEHP up until age 26. All other current SEHP requirements of dependent child eligibility will remain in effect through December 31, 2010.

The SEHP has reinstated dependent children enrolled in the SEHP on July 1, 2010 who reached the limiting age of 23 with birthdates on or after July 1, 2010 effective August 1, 2010. Letters have been mailed to all impacted members.

If a member does not wish to have their age 23 dependent child remain on the member's SEHP coverage, the member must complete a change form requesting that their dependent child be removed from their SEHP coverage effective August 1, 2010. The member must return the change form to their Human Resources Representative for their signature and ensure that it is submitted to SEHP Membership Services no later than June 21, 2010.

Dependent children that reached age 23 with birthdates prior to July 1, 2010 will remain off the SEHP through December 31, 2010. Members will be able to enroll their dependent children that reached age 23 prior to July 1, 2010 during the SEHP Open Enrollment period this fall for a coverage effective date of January 1, 2011.

Effective January 1, 2011 the SEHP will offer dependant coverage to an adult child in accordance with the Affordable Care Act until the child reaches the age of 26.