

PA Young Adult Q&A

Q1. My 23-year-old daughter is graduating from college in December. What do I need to do to keep her enrolled as a dependent on my NYSHIP coverage?

A. Nothing. As of January 1, 2011, your daughter will continue to be eligible as a dependent on your family coverage up to age 26.

Q2. My 22-year-old daughter is enrolled in NYSHIP under the Young Adult Option. Will she be eligible to be covered as a dependent on my plan? If so, will she automatically be enrolled in my plan?

A. Effective January 1, 2011, your daughter, up to age 26, may be eligible for NYSHIP coverage as your dependent, but *she will not be automatically enrolled*. To enroll her as a dependent, fill out the attached Young Adult Dependent form on page 6 making sure to check box 8 to cancel her enrollment in the Young Adult Option and then return it to your agency HBA. You and your daughter must both sign and date the form. For eligibility requirements, please refer to the PPACA article on pages 1-2.

Q3. I plan to enroll my 24-year-old son as a dependent; will there be an extra charge to cover him?

A. Your premiums will not increase if you already have family coverage, because under the PPACA, eligible young adult children will be included as dependents on your family policy. However, if you are currently enrolled with individual coverage, you will need to change to family coverage and may see an increase in your premium costs.

Q4. If I add my son as a young adult dependent, can I also cover his daughter?

A. No. Under the PPACA, coverage does not apply to the spouse or children of your young adult dependent. However, if your son's daughter is financially dependent on you and lives with you, she may be eligible to be covered on your health insurance as an "other eligible dependent." See page 7 for more information.

Q5. My daughter's birthday is at the beginning of the month. When she turns 26, will she lose coverage on her birthday or at the end of that month?

A. Effective January 1, 2011, your daughter's coverage as a dependent will end on the last day of the month in which she turns 26-years-old. When she is no longer a dependent, she may be eligible for NYSHIP coverage under the Young Adult Option or continuation coverage under COBRA or New York State law. For eligibility requirements, please refer to the Young Adult Option and Continuation of Coverage articles on page 2.

Q6. My 23-year-old son is currently enrolled as a temporarily disabled dependent on my NYSHIP coverage. He has been approved to remain on my plan through December 31, 2011. If my son is still disabled on December 31, 2011, will I need to apply for an extension of his disabled dependent status for him to remain covered?

A. No. Effective January 1, 2011, your son will continue to be a dependent on your coverage up to age 26. If your son is still disabled when he approaches his 26th birthday, another disabled dependent application must be completed and approved prior to his 26th birthday for him to remain covered after age 26.

Q7. My 25-year-old son has been enrolled in continuation coverage for the past 14 months. I plan to reenroll him as a dependent on my coverage this fall. When he turns 26, will he once again be eligible for the full length of continuation coverage?

A. Yes. When your son turns 26, he will be eligible for the full length of continuation coverage. He can also enroll in NYSHIP's Young Adult Option up to age 30. The Young Adult Option may be less expensive than continuation coverage, because the premium may not include the two percent administrative fee that your employer can charge for continuation coverage. However, if he enrolls in the Young Adult Option, he will no longer be eligible for continuation coverage. Note: If an enrollee loses NYSHIP eligibility, his/her dependent will also lose eligibility for the Young Adult Option.

Q8. My son is about to turn 26 and he lost NYSHIP coverage two years ago when he graduated from college. His employer does not offer health insurance. Will he have any options for health insurance coverage under NYSHIP?

A. After your son's 26th birthday, he may be eligible for NYSHIP coverage under the Young Adult Option. For eligibility requirements, please refer to the Young Adult Option article on page 2.

Q9. My 27-year-old daughter is enrolled in NYSHIP under the Young Adult Option. Will she be eligible to enroll in continuation coverage if I lose my job?

A. No. If your adult children enroll in NYSHIP under the Young Adult Option, they are no longer eligible for continuation coverage under COBRA or New York State law. Note: If an enrollee loses NYSHIP eligibility, his/her dependent will also lose eligibility for the Young Adult Option.

Q10. I have two young adult children; my son is 27 and my daughter is 23. Can I cover them as dependents on my plan or will they be enrolled in a policy of their own and billed separately?

A. Since your son is over the age of 26, he may be eligible for coverage under the Young Adult Option, which is billed separately from your plan. The premium will be the full cost of individual coverage. If your daughter is eligible, she can be added as a dependent on your NYSHIP coverage up to age 26. If your daughter enrolls in your plan, you will pay the premium for family

coverage. For eligibility requirements, please refer to the PPACA and Young Adult Option articles on pages 1-2.

If You Are Adding a Young Adult Child as a Dependent

1. Complete the Young Adult Dependent form on the back of this page:

- Enrollee Information section (boxes: 1-8)
- Adult Child Dependent Information section
- Enrollee must sign and date form
- Dependent's signature and date is required when the dependent being added is electing to cancel their other NYSHIP coverage under COBRA or the Young Adult Option

2. Submit Required Proofs:

- Dependent's birth certificate (photocopies only, no original documents)
- Dependent's Social Security Card (photocopies only, no original documents)

3. Bring the signed and completed Young Adult Dependent form with photocopies of the required proofs to your agency Health Benefits Administrator.