

## Disabled Dependent 19 Years of Age or Older

1. An unmarried child of age 19 or older may be covered as a dependent if the child is incapable of self-support by reason of mental or physical disability, provided the child became so incapable prior to his or her loss of eligibility under the New York State Health Insurance Program.
2. The eligibility of a disabled dependent should be established as soon as possible as follows:
  - a. At the time the child reaches age 19,
  - b. At the time the disability first occurs if the child is a student dependent,
  - c. At the time of the parent's initial enrollment in the Program if the child is 19 years of age or older.

Note that in the case of a new enrollment, the child must have been disabled at the time he or she would have been considered an eligible dependent had coverage been in effect; e.g., the child became disabled prior to the 19<sup>th</sup> birthday or while he or she met the eligibility requirement for student dependent status.

Prompt establishment of eligibility will avoid delays in benefits being provided to eligible disabled dependents.

3. The procedures for establishing eligibility for a disabled dependent are as follows:
  - a. The Health Benefit Administrator completes Part B of a Statement of Disability-Dependent 19 Years of Age or Older form (PS-451) and gives the form to the employee.
  - b. The employee completes Part A of the form and has the attending physician complete Part C. The physician then sends the completed form directly to the Empire Plan's medical carrier.
  - c. The Empire Plan's medical carrier will notify the Employee Benefits Division whether the child's medical condition satisfies the Plan requirement for continued coverage.
  - d. Employee Benefits Division will review non-medical aspects of dependent eligibility and enter eligibility approval into NYBEAS.
4. If the approval is for a limited period of time, the employee may submit a new Statement of Disability-Dependent 19 Years of Age or Older form (PS-451) prior to the end of the approved period.