

**State Health Benefits Program and
School Employees' Health Benefits Program**

**HEALTH COVERAGE OF CHILDREN UNTIL AGE 26
Under the Patient Protection and Affordable Care Act**

Provisions of the federal Patient Protection and Affordable Care Act (PPACA) include the coverage of children until age 26.

Currently the State Health Benefits Program (SHBP) and School Employees' Health Benefits Program (SEHBP) permit the coverage of dependent children until age 23. Under the PPACA, the extended coverage until age 26 is **effective for the plan year beginning January 2011**.

ELIGIBILITY

Under the PPACA:

- A "child" is defined as an enrollee's child until age 26, regardless of the child's marital, student, or financial dependency status — even if the young adult no longer lives with his or her parents.
- Coverage will be extended to eligible children through December 31 of the year they turn age 26.
- The extension of coverage is only available if the adult child is not eligible to enroll in other employer-based coverage (aside from coverage through the parent).

ENROLLMENT

October 2010 has been set aside by the SHBP/SEHBP as the period when parents may enroll/re-enroll children who meet the above criteria and who will be under age 26 as of December 31, 2010.

- **Employees** will receive enrollment information from their employers as part of the regular SHBP and SEHBP Open Enrollment communications and may submit a *Health Benefits Application* through their employer **between October 1 and October 29, 2010**.*
- **Retirees** will be contacted by direct mail and those wishing to enroll/re-enroll an eligible adult child must submit a *SHBP/SEHBP Retired Change of Status Application* to the Health Benefits Bureau of the Division of Pensions and Benefits **between October 1 and October 29, 2010**.*
- **For all enrollments** a photocopy of the child's birth certificate that includes the covered parent's name must be submitted along with the application.

For a **stepchild** provide a photocopy of the child's birth certificate showing the spouse/partner's name as a parent **and** a photocopy of marriage/partnership certificate showing the names of the employee and spouse/partner.

For a **grandchild, foster child, or legal guardianship** provide a photocopy of Affidavits of Dependency and a Final Court Order with the presiding judge's signature and seal attesting to the legal guardianship of the covered employee.

- **Covered children** who turn age 23 during 2010 do not need to enroll during October to continue coverage in 2011. *Coverage will be continued automatically.*
- **Children ages 23 through 26** who are currently enrolled for extended SHBP/SEHBP coverage under the provisions of Chapter 375, P.L. 2005, will need to be enrolled during October for SHBP/SEHBP coverage as a child under age 26.

*Applications submitted prior to October 1, 2010 will not be accepted.