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Dependent Ages 19 - 26 Open Enrollment

April 8 - May 9, 2011

As part of the Patient Protection and Affordable Care Act (federal health reform), coverage for most dependent children has been extended to the age of 26 effective July 1, 2011. The GIC already covers many dependents ages 19 and over as full time students or as Non-IRS or IRS dependents under Massachusetts health reform. . The open enrollment for GIC dependent coverage is April 8 – May 9, 2011, for coverage effective July 1, 2011. The following information will help members understand what is changing and how it may affect their dependent's eligibility.

Q) Who qualifies as a dependent under the Patient Protection and Affordable Care Act (federal health reform)?

A) The definition of a dependent under federal health reform is a son, daughter, stepson, stepdaughter, adopted child, or eligible foster child. To be eligible for coverage as a foster child, the child must be placed by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Q) My dependent falls under another IRS definition than describe above. Is he/she still eligible for coverage?

A) Your dependent may be eligible for health coverage under state law, which provides for coverage of two years after loss of IRS dependent coverage or age 26, whichever occurs first. Refer to the application for eligibility criteria. If eligible, complete and return the dependent application no later than May 9.

Q) How can I enroll my dependent age 19 - 26 in coverage?

A) Complete the *Dependent Ages 19 to 26 Enrollment Application* and return it to the GIC no later than May 9, 2011. The form is on the [forms section](#) of this site and through your GIC Coordinator.

Q) What documentation must I submit with my dependent's application?

A) If you have not previously submitted the following documentation, it must accompany the dependent ages 19 to 26 application:

- Children/stepchildren: photocopy of birth certificate showing parent-child relationship of insured or insured's spouse
- Adopted children: photocopy of proof of placement letter or adoption

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- Foster child: photocopy of proof of placement letter or court order

Q) My dependent is currently enrolled in GIC health coverage as a full time student. Do I need to enroll my dependent again during the open enrollment period?

A) No. Full time students may stay on GIC coverage as full time students until their 24th birthday or when they cease to be a full time student. At that point, the dependent may be eligible to enroll in dependent coverage under federal health reform for coverage up to age 26. Complete and return the form at that time.

Q) My dependent is currently enrolled in GIC health coverage as an IRS or Non-IRS dependent. Do I need to re-enroll my dependent during the open enrollment period?

A) We recommend that you re-enroll your dependent for continued coverage. Complete and return the enrollment form no later than the May 9 deadline to ensure that your dependent has the maximum benefit length for which he/she is eligible. As stated above, full-time students currently enrolled on GIC health coverage, do not need to re-enroll.

Q) My dependent is handicapped and became mentally or physically incapable of earning his/her own living prior to age 19 and is currently enrolled with GIC health coverage. Do I need to do anything during the open enrollment to maintain my dependent's coverage?

A). No. The GIC periodically recertifies handicapped dependent coverage. Be sure to respond to these requests to ensure uninterrupted coverage for your dependent.

Q) My dependent is handicapped and became mentally or physically incapable of earning his/her own living at age 19 or later and is under age 26 and is currently enrolled with GIC health coverage. Do I need to do anything during the open enrollment to maintain my dependent's coverage?

A) Yes. Complete and return the dependent enrollment application no later than May 9.

Q) My full time student goes to school outside of our health plan's service area. May we remain in our current health plan?

A) You may remain in your current health plan for as long as your dependent is a full time student and enrolled in GIC student coverage. However, if your dependent under age 26 ceases to be a full time student, he/she must re-enroll and must reside within the health plan's service area to be covered.

Q) My dependent age 19 to 26 lives outside of our health plan's service area. May we stay in the same health plan and enroll our dependent in coverage?

A) No. If a family member moves or resides outside of a health plan's service area and is not a full-time student, the entire family must enroll in the UniCare State Indemnity Plan/Basic, which is the only GIC employee health plan available throughout and outside of the United States. The only exception is for dependents who are full time students; see preceding question and answer.

Q) My dependent age 19 to 26 is working and is eligible for coverage through his/her employer. Is my dependent eligible to enroll in my GIC family health plan?

A) Yes. Your dependent may enroll in GIC coverage up to the age of 26 providing he/she lives in your health plan's service area. Alternately, he/she may enroll in his/her employer's health plan.

Q) I am enrolled in the GIC Dental/Vision plan for Executive Office branch managers, legislators and legislative staff. How do I enroll my dependent age 19 to 26 in dental/vision coverage?

A) If you have health insurance coverage through the GIC, complete and return the *Dependents Ages 19 to 26 Enrollment Application* to add your dependent in both health and dental/vision coverage. Note that you must have family health and family dental/vision coverage to add your dependent to this coverage. If you do not have health insurance through the GIC and only have family dental/vision coverage, complete and return the *Dental/Vision Dependents Ages 19 to 26 Enrollment Application*, which is available on the [forms](#) section of the GIC's website.

Q) If I miss the Annual Enrollment period, April 8th to May 9th, can I enroll my dependent age 19 to 26 in GIC health coverage at any time during the year?

A) No. You may apply for coverage for your dependent age 19 to 26 as a new employee, when he/she turns age 19, during the GIC's Annual Enrollment period, or with proof of loss of other health insurance coverage. The GIC mails all enrollees who have a dependent turning age 19 a *Dependents Ages 19 to 26 Enrollment Application* the month prior to the dependent turning age 19.

Q) Will there be additional reminders about the dependent open enrollment period before April 8?

A) Yes. The *GIC Benefit Decision Guide*, our website, annual enrollment home mailings and other annual enrollment materials will all include information about the dependent ages 19 to 26 open enrollment.

This information provided by the [Group Insurance Commission](#).

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