

June 28, 2016

Dear Member,

The Patient Protection and Affordable Care Act (PPACA) requires the Health Insurance Consortium to extend coverage to adult children to the age 26.

An adult child is defined as a son, daughter, stepson, stepdaughter, adopted or qualified foster child under the age 26. In order to obtain coverage for an adult child or dependent you will need to provide proof of the parent child relationship which may include birth certificate, marriage certificate, and/or adoption/foster documentation. An adult child may be included under a two person or family policy.

Once a covered adult child reaches the age 26 they may be eligible for COBRA coverage or the New York State mandated age through 29 coverage. The age through 29 coverage is obtainable for those adult children who do not have coverage available elsewhere and work or reside in New York State. The adult child will be responsible for the full payment of single premium after age 26 in order to maintain coverage. The following table describes the differences between the two adult child benefits.

	New York State Mandate	Federal Mandate
Coverage	Through age 29	To age 26
Effective Date	July 1, 2010	July 1, 2014
Dependency	Does not need to be dependent on parent : Child may not be married	Does not need to be dependent on parent : Child may be married but their spouse and children not eligible
Residence	Must live, work or reside in New York State Does not need to reside with parent	Does not need to reside with parent
Other Coverage	May not have Medicare or other group coverage available through employer	May have Medicare or have group coverage available through employer
Cost	May not charge more than a single premium	Must be included under two person or family premium
Enrollment	First 12 months after first renewal : 30 days after change in status : During group open enrollment period	30 days after initial notification : 30 days after change in status : During group open enrollment period
Parent Coverage	Must be covered under employer plan	Must have coverage that allows a dependent
COBRA	Not available after child ages off	Available after child ages off

POMCO will notify you soon regarding enrollment which may be completed during the open enrollment period. If you fail to enroll an adult child during this period you will need to wait until the next open enrollment or qualified change of status (i.e. loss of other coverage.)

If you have any questions regarding coverage of adult children please contact us.