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Pres White Journal

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From
GEORGE J. COHEN



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ELIGIBLE DEPENDENT AGE EXTENDED IN NEW YORK

Effective for policies renewing on or after September 1, 2009, insurance companies must offer to policyholders an extension of health insurance coverage to an unmarried child of an insured through the age of 29. The dependent child may continue to be covered under their parents group policy through age 29 as long as they are not eligible for employer sponsored health insurance coverage and are not covered by Medicare.

Children are not required to be financially dependent on their parents to elect this benefit. Section 2 of the bill also provides that employers shall not be required to pay premiums for dependent children electing this continuation option.

Section 2 of the bill also allows an employee, group member or dependent child

to elect to purchase group health coverage:



- 1) Within 60 days following the date coverage would otherwise terminate due to age, under the terms of the parents policy;
- 2) Within 60 days after meeting the definition of "dependent child"; or
- 3) During an annual 30 day open enrollment period.

Dependent children whose coverage terminated prior to the effective date of the bill would have a period of 12

months from the effective date to elect coverage.

Remember that under existing law, if the child is incapable of self-sustaining employment due to disability, the age limitations do not apply and the child is eligible to remain covered under the contract.

We are continuing to monitor the Health Care Reform debate. It currently looks as though the government run plan seems to have run out of steam. We will keep you posted here as to any new developments.

Please remember to send us a copy of your renewed NY L&H license if you have not yet done so.

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