



Health Care Reform News

Dependent Health Insurance Coverage: Carrier Overview

The Patient Protection and Affordable Care Act requires all new and renewing individual and group health plans to cover dependents up to age 26 upon their plan renewal date on or after September 23, 2010. Eligible dependents may or may not:

- be married
- be in school
- have access to employer-sponsored or other coverage
- reside with the subscriber

Children and spouses of eligible dependents **DO NOT QUALIFY** under this legislation. Prior to this legislation, fully-insured health plans in Minnesota offered coverage to age 25.

Several health insurance carriers in Minnesota have decided to implement this new legislation in different ways. An overview of how each carrier is handling this process follows below.

If you have specific questions regarding your health plan, your insurance carrier, or how the change in dependent coverage will affect your company, please contact your Unison Employee Benefits Consultant.

May 28, 2010



Blue Cross and Blue Shield of Minnesota

Beginning June 1, 2010, any dependent currently enrolled on their parents' Blue Cross and Blue Shield of Minnesota fully-insured individual or group health plan is eligible for coverage up to age 26. Prior to this legislation, fully-insured health plans in Minnesota offered coverage to age 25.

The early coverage date of June 1, 2010 **WILL NOT APPLY TO DEPENDENTS NOT CURRENTLY ENROLLED**. Parents will be able to enroll dependents on their health plan during a special enrollment period beginning with their first renewal on or after September 23, 2010.

Self-insured groups may independently decide whether or not to implement this change on June 1, 2010. Otherwise, increasing the dependent coverage to age 26 will be mandatory for all groups on their first plan renewal following September 23, 2010.

PreferredOne

As groups renew beginning October 1, 2010, any dependent currently enrolled on their parents' PreferredOne (fully-insured or self-funded) health plan will continue to be covered until age 26. Prior to this legislation, fully-insured health plans in Minnesota offered coverage to age 25.

Parents will be able to enroll dependents on their health plan during a special enrollment period beginning with their first renewal on or after September 23, 2010.



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Medica

Beginning June 1, 2010, any dependent currently enrolled on their parents' Medica fully-insured individual or group health plan is eligible for coverage up to age 26. Prior to this legislation, fully-insured health plans in Minnesota offered coverage to age 25.

Self-insured groups may independently decide whether or not to implement this change on June 1, 2010. Otherwise, increasing the dependent coverage to age 26 will be mandatory for all groups on their first plan renewal following September 23, 2010.

Medica is implementing an "early" enrollment for dependents not currently covered under their parents' plan. Parents will be able to add dependents onto their Medica individual or group health plan during a special enrollment period for coverage effective June 1, 2010.

HealthPartners

Beginning June 1, 2010, any dependent currently enrolled on their parents' HealthPartners fully-insured individual or group health plan is eligible for coverage up to age 26. Prior to this legislation, fully-insured health plans in Minnesota offered coverage to age 25.

The early coverage date of June 1, 2010 WILL NOT APPLY TO DEPENDENTS NOT CURRENTLY ENROLLED. Parents will be able to enroll dependents on their health plan during a special enrollment period beginning with their first renewal on or after September 23, 2010.

Self-insured groups may independently decide whether or not to implement this change on June 1, 2010. Otherwise, increasing the dependent coverage to age 26 will be mandatory for all groups on their first plan renewal following September 23, 2010.