

NYS COBRA “DEPENDENT AGE 29” COVERAGE

Frequently Asked Questions

- **The Coverage**

- Fully Insured Group Health Insurance with coverage for dependents
- Policy issued in NY State
- Same coverage as elected by the Parent (employee)

- **The Parent:**

Eligible for coverage under the policy as an employee or member of the group

- **The Child is:**

- Unmarried
- 29 years of age or under
- Not insured by or eligible for health insurance through own employer
- Living, working or residing in NYS or the health insurance service area
- Not covered under Medicare

Please note the young adult does not have to live with a parent, be financially dependent on the parent or be a student

- **Law Effective**

- The law affects policies or contracts issued, renewed, modified , altered or amended on or after September 1, 2009. Most policies, the new benefit will apply on the policy’s annual renewal date. (January 1, 2010)

- **Notification of the Benefit**

- The Insurer will provide written notification to covered employees 60 days prior to coverage terminating due to dependent reaching the maximum age for dependent coverage under the health plan (Oxford Plan: End of year dependent turns (19) or if full time student end of year dependent terminates full time student status (25).

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- ◆ For the Cobra Dependent through “Age 29” Option, there will be an initial 12 month open enrollment period which runs for 12 months following renewal of the health insurance policy (Oxford: Jan 1, 2010-Dec 31, 2011)

- ◆ **When May the Dependent Enroll in Cobra**
 - If currently enrolled under the parent’s policy, 60 days from date of termination due to reaching maximum age for dependent coverage (Oxford 19/25)

 - Within 60 days of change in status or newly meeting the eligibility requirements. Coverage will start 30 days after receipt of election notice and premium payment. Example of changes in circumstance, dependent moving back to NYS after living outside of the state or losing health coverage through an employer.

 - During Open Enrollment Period, if you meet the eligibility requirements

 - During the initial 12 Month Open Enrollment Period

 - To enroll you should notify the insurer in writing and include payment of the first month’s premium. Amount due can be obtained from employer or insurer.

Coverage is effective back to termination date providing election is within 60 days of the initial termination date

- ◆ **Cost**
 - Employee is responsible for 102% of the Cobra premium

- ◆ **Dependent with a Child**
 - Dependent with children may make an “Age 29” election if they meet the eligibility requirements. However the dependents child cannot be covered.

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◆ Other Coverage

- If you are eligible for other coverage, through your employer, which does not provide both medical and hospital benefits you may be eligible for “Age 29 Benefits” through your parent’s coverage.
- Parent on Cobra, dependent is eligible for “Age 29: Coverage
- Parent terminates from his employer or group the dependent loses the right to the “Age 29” option

◆ “Age 29” Coverage Reinstatement Option

- If coverage was terminated due to not meeting eligibility requirements and you have a change in status which now meets eligibility you may elect to re-enroll within 60 days of newly meeting eligibility or during the annual 30 day open enrollment period.

◆ Coverage Ends When One of the Following Occurs

- You terminate your coverage
- Your parent loses eligibility for group health insurance
- You no longer meet the eligibility requirements
- You do not pay the premium in full within the grace period
- The group insurance policy is terminated and not replaced

More Information About the Law

Contact the Insurance Department’s Consumer Services Bureau at (212) – 480-6400