

## Dependent Coverage Questions & Answers

### **Q: What does the ACA say about dependent coverage? Can my dependent stay on my health plan?**

A: As of September 23, 2010, most health plans that cover dependents must provide that coverage until the dependent reaches the age of 26. Moreover, these health plans cannot place any qualifiers on the definition of “dependent” other than the dependent’s relationship to you (the primary insured). For example, in the past, it was common for insurers to require that dependents be living with you, financially dependent on you, unmarried, and/or enrolled in school full-time. These requirements are no longer applicable under the ACA.

### **Q: Are there any health plans that are not required to cover dependents until age 26?**

A: Yes. If your plan refuses to cover your dependent before he or she has reached 26, there are several possible reasons:

- Your plan does not cover dependents at all
  - The ACA does not require all plans to provide dependent coverage. It only says that if your plan chooses to cover dependents, it likely has to do so until age 26
- You have a retiree-only plan
  - Retiree-only plans are exempt from the ACA, so they may still set other, lower cut off guidelines for dependents
- Your dependent is eligible for his/her own employer’s health plan
  - See the next question

### **Q: What if my dependent is eligible for his/her own employer based plan?**

A: Until January 1, 2014, this is one exception to the general rule: if a dependent’s employer offers its own health plan, the parent’s plan can refuse to cover the dependent, even if the parent’s plan offers better coverage.

*After* January 1, 2014, dependents must be offered coverage through a parent’s plan regardless of their eligibility for their own employers’ plans. If dependents have coverage available from both their own employer-based plan and that of a parent, they may choose whichever plan they prefer.

### **Q: What if my dependent has his/her own dependent(s)? Can my grandchildren go on my plan?**

A: The ACA does not **require** plans to cover dependents of dependents. You should check your policy to see if your plan chooses to offer such coverage. If it does not, you or your dependent may wish to look into a child-only health policy or Hawk-I for the uncovered child. Please see the Consumer Guide to Health Coverage Options available at [www.insuranceca.iowa.gov](http://www.insuranceca.iowa.gov) for more information about these options.

### **Q: Once my dependent turns 26, when exactly does coverage end?**

A: For plans required to provide coverage until age 26, the ACA requires that the coverage last, at a minimum, until the day before the dependent’s 26<sup>th</sup> birthday. However, some plans may choose to provide coverage through the end of the month, or even the calendar year, in which the dependent turned 26. You should check your policy for your plan’s rules.

If you have addition questions about this or other health insurance topics, contact:

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