

INTERNAL HEALTH CARE REFORM SUMMARY: OHIO DEPENDENT AGE EXTENSION [28]

Below is a summary of Ohio's dependent age extension to age 28 applicable for plans providing dependent coverage.

Ohio Extension to Age 28

- Effective for policies **renewed or entered into** on or after July 1, 2010.
- Applies to fully-insured plans, public employer health plans [including school districts according to our research], and Multiple Employer Welfare Arrangements [MEWAs].
- Employee must request coverage.
- To qualify, the dependent child must:
 - Be unmarried.
 - Be the natural, stepchild or adopted child of a covered employee.
 - Be a resident of Ohio **or** a full-time student at a public or private institution of higher education.
 - Cannot be eligible for employee coverage under an employer-sponsored health insurance plan.
 - Cannot be eligible for Medicare or Medicaid.
- Dependents on COBRA must be permitted to enroll.
- Dependents covered by individual [non-group] coverage may terminate this coverage to receive coverage under parent's plan.
- Employer is not required to pay for any part of the cost of the dependent coverage between age 26 and 28.
 - Rate should be derived from the average child dependent rate for the group and should be actuarially sound.
- Enrolled dependent is treated as a special enrollee.
- In addition to the open enrollment period, a parent may also enroll an older child once that child reaches the federal limiting age [26], or if the employee notifies the employer that a child has experienced a change in circumstance and has become newly eligible [i.e. child just moved back into Ohio].