

## For Individual and Family Plan Members

# Florida Dependent Age Law

## A summary of the requirements and how we comply with them

There are two separate age-specific requirements:

1. to insure a dependent child until the end of the calendar year in which the child reaches age 26.
2. to offer the employee the option of insuring a dependent child to the end of the calendar year in which the child reaches age 30.

In response to these requirements, Health First sets the limiting age to 26 for all impacted insured accounts and bills the total premium to the employer as usual. As outlined below, the eligibility conditions for each requirement are different.

### Dependent Children to Age 26

A child can be covered until the end of the calendar year in which the child reaches age 26 without restrictions. This change was effective September 23, 2010 in accordance with the Patient Protection & Affordable Care Act (PPACA).

### Dependent Children to Age 30\*

The covered employee must be offered the option of covering a dependent child until the end of the calendar year in which the child reaches age 30, provided the child:

1. is unmarried and does not have a dependent of his or her own; AND
2. is a resident of Florida OR a full-time or part-time student; AND
3. is not provided coverage under any other health insurance policy, including Medicare or Medicaid.

\*See Florida Statute 627.6562 — Dependent eligibility to age 30 for more details.

### What documentation is required to ensure coverage is obtained for the dependent?

Additional documentation is not required for the dependent age 26 law, unless the dependent carries a different last name than the subscriber. In this case, Health First will send a letter to the subscriber requiring additional documentation, which must be returned to Health First within 10 days of receipt.

Eligible dependents will be covered through the end of the calendar year of his/her 26th birthday. Health First will send a notice 30 days prior to the termination requesting an attestation be completed by the subscriber confirming the dependent meets the criteria to have coverage extended to age 30. This form must be completed and returned to Health First within 30 days of receipt to reinstate the dependent's policy.

### What happens if my dependent child gets married and stops attending college at the age of 24?

The dependent child will be eligible to stay on the plan until the end of the calendar year that they turn 26 without any restrictions.

For more information, call us at **1.855.443.4735** Monday through Friday, 8 a.m. to 6 p.m., or contact your broker.