



## Frequently Asked Questions

### Federal Patient Protection and Affordable Care Act (PPACA) Young Adult Coverage to Age 26

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1. Q. My son is turning 19 years old in June. What do I need to do to keep him enrolled as a dependent on my New York City Health Benefits coverage?  
A. Nothing. As of July 1, 2011, your son will continue to be eligible as a dependent on your family coverage up to age 26 provided that he continues to meet the eligibility requirements.
2. Q. My 23-year-old daughter is graduating from college in June. What do I need to do to keep her enrolled as a dependent on my New York City Health Benefits coverage?  
A. Nothing. As of July 1, 2011, your daughter will continue to be eligible as a dependent on your family coverage up to age 26 provided that she continues to meet the eligibility requirements.
3. Q. What are the eligibility requirements for enrolling my son under my coverage?  
A. Your son must be under age 26, must not have access to other employer sponsored health benefits coverage either through their own employer or their spouse (even if they have not enrolled in that coverage), and must be your dependent as described on page 3 of the Summary Program Description (SPD). If you do not have a copy of the SPD visit the Health Benefits Program website at [www.nyc.gov/olr](http://www.nyc.gov/olr) and select "Health Benefits Program".
4. Q. My 20-year-old son is a student. Will I need to continue to submit proof of that?  
A. No. Student status will no longer be required to continue to include an eligible Young Adult dependent on your coverage.
5. Q. When my daughter turns 26, when will her coverage end?  
A. Your daughter's coverage as a young adult dependent will end on the last day of the month in which she turns 26 years old.
6. Q. I plan to enroll my 24 year-old son as a dependent; will there be an extra charge to cover him?  
A. Your deductions will not increase if you already have family coverage because, under the PPACA, eligible young adult children will be included as dependents on your family contract. However, if you are currently enrolled with individual coverage, your coverage will change to family coverage and there may be an increase in your payroll/pension deductions (please refer to the rate chart on the Health Benefits Program website at [www.nyc.gov/olr](http://www.nyc.gov/olr) ).

7. Q. My son is under age 26 and his current employer does not offer health benefits. Can I enroll him in coverage under my City of New York Health Benefits?  
A. Yes, you can add him to your coverage during the Special Open Enrollment Period which is April 1-April 30, 2011 for retirees and May 1-May 31, 2011 for employees, with the effective date of July 1, 2011. This Special Open Enrollment Period is being held for the sole purpose of enrolling a Young Adult dependent on the parent's health plan. You may not make any other changes to your coverage during this Special Open Enrollment Period unless you experience a qualifying event.
8. Q. My daughter was previously enrolled as a dependent on my New York City health benefits coverage. Do I have to go through the whole enrollment process to put her on my coverage again?  
A. Yes. If you want to include her under your coverage again you must participate in the Special Open Enrollment Period as if you were adding her to your coverage for the first time. The dates of the Special Open Enrollment Period are April 1-April 30, 2011 for retirees and May 1-May 31, 2011 for employees, with the effective date of July 1, 2011.
9. Q. My 23-year-old son has been enrolled in COBRA continuation of coverage for the past 14 months. I would like to add him as a dependent on my coverage. When he turns 26, will he be eligible again for COBRA?  
A. If you add your son as a dependent on your coverage now, when he turns 26 he will once again be eligible for the full period of COBRA coverage.
10. Q. If I add my son as a young adult dependent, can I also add his daughter?  
A. Under the PPACA, coverage does not apply to the child of your young adult dependent. However, if your son's daughter is **your tax dependent** (i.e., you claim her as a dependent on your income tax), she is eligible to be covered on your health benefits plan as an eligible dependent.
11. Q. If I miss this Special Open Enrollment Period will I be able to add my young adult dependent at any other time?  
A. Yes, you will be able to add your young adult dependent during the next Transfer Period or if your dependent experiences a qualifying event, such as loss of health coverage.
12. Q. Can I add my young adult dependent through Employee Self Service?  
A. Some agencies have access to Employee Self Service (ESS). If your agency has access then you are strongly urged to use ESS. All other employees, and all retirees, must complete an application to add a young adult dependent to their coverage.
13. Q. I would like to add my 24 year old young adult dependent to my health coverage. What documents do I need to submit?  
A. You must enroll through ESS or submit an application. In addition, all employees and retirees must submit the Young Adult Health Benefits Coverage Eligibility Certification form and whichever of the following documents are applicable: birth certificate, adoption papers, legal guardianship papers, etc. Include your Social Security Number or your Employee I.D. Number on all documentation (as applicable).