



EAST END HEALTH PLAN NEWS & NOTES

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HEALTH INSURANCE COVERAGE FOR DEPENDENT TO AGE 29 "THE YOUNG ADULT OPTION"

Due to the recently enacted "Dependent to Age 29" Legislation, effective January 1, 2010, the East End Health Plan will be offering optional coverage for certain young adults as is required under this new law. This coverage will provide an opportunity for unmarried dependent children (Young Adults) of those who are enrolled in the EEHP to enroll in the Plan as a separate enrollee provided they pay the applicable premium on a monthly basis.

Please note that these Young Adults are not enrolled under their parents policy, they are enrolled in a separate policy for which they must pay a premium. In order to be eligible for the Young Adult Option, the law requires that the dependent child:

1. Be an unmarried dependent child of an enrollee;
2. Be 29 years of age or under;
3. Not be insured by or eligible for health insurance through his or her own employer;
4. Not covered under Medicare; and
5. Live, work or reside in New York State.

The Young Adult Option will be administered in the same manner as the group's current COBRA

billing structure.

The **monthly** premium for this coverage will be \$608.00 for the period of **January 1, 2010 through June 30, 2010**. Once the EEHP Rates are set for the 2010/11 Plan Year, the premium that is charged as of July 2010 will change to reflect the updated rates.

To be eligible for this coverage, a Young Adult must enroll in the Plan by filling out a regular Enrollment Form as well as a Young Adult Insurance Coverage Affidavit. These forms are available through your district's Health Plan Coordinator or can be obtained at the EEHP website (www.eehp.org). These forms must be submitted along with a check for the first month's premium made payable to "The East End Health Plan." A monthly bill will be sent to the young adult. If the bill is not paid within 30 days of the due date, the young adult will be automatically terminated from the Plan. The Young Adult will be billed directly on approximately the 15th day of each month prior to the month of coverage.

Young adults will be eligible to enroll in the Plan at any time during the first twelve months of this option being available (January 2010 – December 2010). After this initial open enrollment period, there will be an annual open enrollment period

and young adults would also be eligible to enroll for coverage when:

1. The young adult would otherwise age off a policy; or
2. The young adult would experience a change in circumstances such as losing their job and/or their employer based health insurance.

NYS CONTINUATION OF COVERAGE EXTENSION TO 36 MONTHS

In July 2009, NYS passed legislation which effectively extends NYS Continuation Coverage up to 36 months, regardless of the qualifying event. This extension will assist employees and their dependents who are eligible for federal COBRA coverage by extending the coverage available to them from a period of 18 months to 36 months.

The federal COBRA legislation allows employees to continue their current coverage once they leave employment or have a reduction in hours that makes them ineligible for health insurance coverage. Under the new law, all people eligible for the federal COBRA coverage for a period of 18 months, will now be eligible for the NYS continuation coverage, which works the same as COBRA coverage up to a total of 36 months, regardless of the reason

that the health insurance coverage was lost.