



Division of Human Resources

Benefits

Healthcare Changes and the Impact on Kent State Insurance Plans

The Ohio 2009 state budget bill (H.B. 1) and the new federal health care legislation (Patient Protection and Affordable Care Act and Health Care and Education Reconciliation Act of 2010) include several mandates that will impact Kent State University health plans. Kent State will implement the changes in calendar year 2011; detailed information will be available during the annual Open Enrollment period this fall.

One change that has been mentioned widely in the media is continued health care coverage for dependent children over the age of 21. Under the federal legislation, medical coverage for Kent State University employees (medical, vision and prescription drug) must be made available to dependents ages 21-26, whether or not they are currently enrolled under the employee's medical plan and whether or not they are enrolled in school. The dependent must meet the eligibility requirement and the employee must show verification that the person is a legal dependent.

Under the state legislation, adult dependents, ages 26 to 28, who meet the state eligibility requirements may also be covered under the employee's medical plan, beginning Jan. 1, 2011. An additional premium charge will be assessed for dependents in this group. Details regarding the additional charge will be communicated during the annual Open Enrollment period.

Please see the enclosed chart which briefly summarizes the dependent coverage changes that are part of the state and federal legislation. If you have questions, please contact the Benefits office at (330) 672-3107 or e-mail benefits@kent.edu.

State and Federal Health Care Reform Changes

<p><i>Federal Health Care Reform Changes for Age 26 Dependents</i> <i>Effective : Jan. 1, 2011</i></p>	<p><i>Ohio Am. Sub. H.B. 1-Age 26-28</i> <i>Effective: Jan. 1, 2011</i></p>
<p>All health insurance plans will be required to:</p> <ul style="list-style-type: none">➤ Extend dependent coverage up to age 26 for those that do not have another source of employer sponsored health insurance;➤ Coverage is required regardless of the adult child's marital status;➤ Coverage is required regardless of the adult child's residency status or full-time student status. <p>Note: The Benefits Office will require proof of the dependent relationship</p>	<p>Requires health insurers and public employee plans to offer dependent coverage to adult children up to the age of 28. To qualify for this extended coverage the child must be:</p> <ul style="list-style-type: none">➤ Single➤ A natural child, stepchild, or adopted child of the employee;➤ An Ohio resident or a full-time student at an accredited public or private institution of higher education;➤ Not working for an employer that offers any health benefit plan under which the child is eligible for coverage; and➤ Ineligible for coverage under Medicare or Medicaid. <p>Note: An additional premium will be assessed for enrollment and proof of the dependent relationship will be required.</p>

Last updated: August 13, 2010

