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So much changes when your child with a disability turns 18. There are many things to consider and paperwork to complete when your loved one becomes a legal adult. An important item to add to the “Adult To Do List”- Explore Health Insurance Options.

### **Why now, at 18? I thought I can keep my child on my employer health plan until they are age 26?**

It is true that, because of the Affordable Care Act, you can keep your child on your employer based health plan until they turn 26. But it is also important to know that if you have health insurance through your employer, you can keep your adult child on that policy beyond the age of 26 if you can enroll them as a “Disabled Adult Dependent Child” or “Adult Disabled Dependent.” The paperwork to do this MAY have to be done before the adult child turns 19, depending on your health plan language. Making it part of your “turning 18 paperwork” ensures that you don’t miss any important deadlines and lose the option for this coverage.

It may be possible to keep your loved one on your employer plan up to retirement, even if you leave that employer and begin coverage through a new employer, as long as you have followed the procedures and there is NO GAP in coverage.

America’s health insurance is a “patchwork quilt of coverage.” Each health plan may have different requirements and paperwork deadlines in order to cover your child as an adult child with a disability. There are some common requirements:

- Many require documentation that the on-set of the disability is before age 19; some may say age 26.
- The adult child must be your dependent – incapable of “self-sustaining employment” and “chiefly dependent upon the insured employee for support and maintenance” or other similar language.
- Continued coverage usually requires that the adult disabled child had no “break in coverage” or gaps in insurance coverage longer than a set number of days (for example, 60 days) before enrollment in the current desired plan. Proof of prior coverage as a disabled adult dependent may be required.
- They may require on-going documentation from a physician that the adult child is disabled (usually annual “attending physician attestation” form that must be submitted by a certain deadline).
- Medical records may be requested in order to gain approval or on-going approval.
- Typically, the employee will need to sign an attestation that they are submitting truthful information and that they understand that submitting false information to an insurance company may be a crime that may result in fines and prison.

### **Why keep my adult child on my employer plan if they have Medicaid?**

Considerations to keeping your adult child on your employer plan include:

- Medicaid EPSDT ends at age 21, but employer based insurance cannot age cap services. For example, if your child has autism and is getting ABA therapy, Medicaid will not cover ABA after age 20. Employer based insurance cannot put an age cap on ABA or other therapies.
- Employer plans typically reimburse at a higher rate than Medicaid, giving you more choices of network providers and more access to a wider number of providers.
- Medicaid will still cover copays and deductibles for covered services when using Medicaid medical providers.
- Employer plans may provide access to a variety of services that Medicaid does not cover for adults or covers at a lower level of benefit than private plans.
- Individuals may have wider choice of prescription drug classes.
- Employer plans may provide access to specialized care and more out of state choices for rare conditions or areas of sub-specialty in medicine.

## **What About my adult child on MED Works? What if they lose their job and become my dependent again? Can I put them back on my employer based plan?**

It depends on the language in your policy about qualifications. Check your plan's language about how to enroll a "Disabled Adult Dependent" or similar language.

Your adult child can stay on MED Works for one year if they are working with Vocational Rehabilitation Services or the Department of Workforce Development and seeking new employment. Your child may also be able to move from MED Works to another Medicaid health plan while you are working to bring them back on the employer based plan.

You will need documentation of your adult child's disability, age of onset, and that they are your dependent, incapable of "self-sustaining employment" and "chiefly dependent" upon the insured employee for "support and maintenance" or other similar language.

Typically, the employee will need to sign an attestation that they are submitting truthful information and that they understand that submitting false information to an insurance company may be a crime that may result in fines and prison.

### **Questions?**

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