

Dependents to Age 26 Provision of Health Care Reform

Model notice of opportunity to enroll

In order to comply with this provision, you must hold a 30-day enrollment period, beginning no later than the first day of the first plan year beginning on or after September 23, 2010. This means that:

- If you do not normally have an open enrollment, you need to hold a 30-day enrollment period for dependents up to age 26.
- If your open enrollment period is generally shorter than 30 days, we recommend that you extend it to a full 30 days this year to ensure that you have met the requirements of this law.
- You will need to clearly communicate this enrollment opportunity in writing to your employees. You are required to notify your employees of this new eligibility. Below is a model notice you can use to communicate with your employees about this mandate.

Notice of an opportunity to enroll your dependents up to age 26

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in [Insert name of group health plan or health insurance coverage]. Individuals may request enrollment for such children for 30 days from the date of notice. Enrollment will be effective retroactively to [insert date that is the first day of the first plan year beginning on or after September 23, 2010.] For more information contact the [insert plan administrator or issuer] at [insert contact information].

Source: *The Department of Labor, dol.gov/ebsa*

Reminder for Wisconsin-based employers

For fully insured groups and self-insured government health plans of the state, once a dependent is enrolled in the plan, they may be allowed to stay on the plan for an extra year so long as they meet the requirements for dependent eligibility under Wisconsin state law.