



Can my Adult Child Stay on my Private Health Insurance Plan Beyond Age 26?

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Catching Up with Connor

Affordable Care Act (ACA)

- Required insurers and health plans to cover dependent children until the age of 26.
- Permits health insurance coverage for an adult dependent child, **usually until the end of the month in which the adult child turns 26**, under a parent's employment-based plan (or marketplace plan).
- Helps keep adult children insured for longer and allows more time to explore insurance options.

Private Health Insurance

- When an adult child has private health insurance through a parent, they may retain that coverage, in addition to other insurance options, including:
 - Medicaid (NJ FamilyCare)
 - Medicare
- Many individuals have Medicaid by age 21, in order to receive DDD services.
- Some individuals may already have Medicare if they are receiving SSDI because a parent has retired, become disabled, or passed away.
 - Sometimes based off the individual's own work record.

Multiple Insurance Plans

- In some situations, a person might have all 3 insurance types - Medicaid, Medicare, and private health insurance through a parent's employer!
- Private health insurance or Medicare is primary, and Medicaid is typically the secondary or tertiary/final "payer."
- **A person can absolutely have Medicaid, Medicare, and private health insurance via a parent.**
 - You do not have to drop Medicaid for Medicare*

***If a person is on "regular" NJ FamilyCare Medicaid (non-ABD) and they become eligible for Medicare, they will need an Aged, Blind, Disabled (ABD) type of Medicaid.**

Keeping my Child Insured Beyond Age 26?

- Despite most young adults coming off their parent's plan at age 26, **many adult children with IDD can be extended beyond age 26 and remain insured.**
- The adult child must primarily remain dependent on the parent(s) for support and maintenance, and be incapable of self-sustaining employment.
 - Child lives with parent for more than half the year, and the adult child provides less than half of his or her own support for the year.

Keeping my Child Insured Beyond Age 26?

- Contact the parent's employer's Human Resources (HR) department or health insurance administrator to obtain needed forms and determine documentation that must be submitted.
 - **Do this at least a few months before your child turns 26!**
 - **Forms must be completed before the child turns 26.**
- You will likely receive forms that ask about your adult child's living arrangements and income situation.
- Again, the adult child must be chiefly dependent on the parent(s) to remain covered after age 26.

What if I Change Jobs?

- There is no guarantee that a new employer and their health insurer will cover your adult child with IDD after they already turned 26.
 - They are not obligated to do so.
- **Some insurers may agree to cover your adult child, even if you changed jobs, but it is not required.**
- It does not hurt to ask!

How to continue a parent's private health insurance when a child with IDD is approaching age 26

Can a person with IDD continue to have the parent's group health insurance after the age of 26?

All young adults can continue to be covered on their parents' private group health insurance until the age of 26. However, under New Jersey law, when young adults have a disability, they can remain on their parent's fully insured group health plan after age 26 – and they can continue to have this private health insurance in addition to having Medicaid coverage. To qualify for continuation of the parent's private group health insurance, the young adult child must be incapable of self-sustaining employment by reason of the disability and must remain chiefly dependent on the parent(s) for support and maintenance. Proof of incapacity must be furnished to the health insurance plan before the date on which the dependent coverage would normally end. The plan may require the parent to continue furnishing proof of disability and dependency in the future.

If possible, it is suggested that the parent contact the health insurance administrator at their place of employment a few months prior to their child's 26th birthday to obtain the proper forms and submit the necessary documentation in a timely manner. Occasionally, additional documentation of the disability may be required. **The proper forms (requesting continuation of a young adult with IDD on the parent's private group health insurance), must be completed before the child's 26th birthday.**

Although New Jersey law addresses continued coverage of a disabled dependent who was covered under the policy prior to the attainment of the limiting age, the law does not require that such coverage be maintained if the parent's coverage changes. For example, if the parent changes jobs after the child has attained age 26, the law does not require the new plan to make coverage available to the disabled adult child. Even though the coverage is not required it is possible the new plan will allow it. By all means – ask!

“Private Health Insurance for an Adult Child with IDD Beyond Age 26”
<https://www.arcnj.org/programs/health-care-advocacy/resources.html>

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Contact Information & Resources

- The Arc of New Jersey Health Care Advocacy Program
 - Website: thearcnjhealthcareadvocacy.org
 - Email: healthcareadvocacy@arcnj.org
 - Subscribe to our email list at www.arcnj.org
- The Arc of NJ Fact Sheets
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