

Title: Certifying eligibility for a dependent child with a disability who is age 26 or older

PEBB Program Administrative Policy 36-1

Contact:	Policy and Rules Coordinator, ERB Division	Effective:	January 1, 202 5 ⁴
Associated RCW:	41.05.080, 41.05.090 , 41.05.095(2), 48.20.420, 48.44.210, 48.46.320	Owner:	Policy, Rules, & Compliance Manager, ERB Division
Associated PEBB Board Policy Resolutions:		Approved by:	
Associated WAC:	182-12-109, 182-12-128, 182-12-171, 182-12-180, 182-12-211, <u>182-12-232</u> , 182-12-250, 182-12-260, 182-12-262, 182-12-265, 182-12-270	Position:	Director of the PEBB Program
Assoc. fed law/reg:		Date approved:	
Associated Forms & Communication	Form: <ul style="list-style-type: none"> PEBB Certification of a Child with a Disability HCA 50-0142 PEBB Declaration of Tax Status Form HCA 50-0704 Letter: <ul style="list-style-type: none"> We need more information to enroll your dependent child HCA 56-0118 		

Purpose

This policy applies whenever a subscriber requests to enroll or continue enrollment for a dependent child with a disability who is age 26 or older on their Public Employees Benefits Board (PEBB) subscriber account.

WAC 182-12-109: "Health plan" means a plan offering medical, ~~or~~ dental, vision, or ~~both~~ any combination of these coverages, developed by the board and provided by a contracted vendor or self-insured plans administered by the HCA.

Policy

1. Children are eligible for PEBB health plan coverage as defined in WAC 182-12-260(3). The rule includes the eligibility criteria that a dependent child age 26 or older must satisfy to be enrolled on a PEBB subscriber account.

2. WAC 182-12-260 (3)(g) describes an eligible dependent child age 26 or older as one with a developmental or physical disability that renders the child incapable of self-sustaining employment and chiefly dependent upon the subscriber for support and maintenance provided such condition occurs before age 26.
3. The PEBB Program must verify the eligibility of a dependent child age 26 or older with a disability. The *PEBB Certification of a Child with a Disability* form must be completed by the subscriber and the dependent child's medical provider must complete the appropriate sections within 90 days from the date the form is due. The PEBB Program will receive input from the subscriber's medical plan for the clinical review portion of the certification.
4. When a subscriber is enrolling a dependent child age 26 or older as a dependent with a disability, the following requirements apply:
 - a. If the dependent is already enrolled in PEBB health plan coverage and is turning age 26, the *completed PEBB Certification of a Child with a Disability* form must be received according to Table 36-1 by the following organizations:
 - i. For enrollment in dental or vision or both, only or enrollment in a ~~Medicare Advantage-Prescription Drug (MA-PD)~~ UnitedHealthcare plan, send the form to the PEBB Program; or
 - ii. For all other medical enrollment, send the form to the subscriber's medical plan.
 - b. If the dependent is age 26 or older and is being enrolled in PEBB health plan coverage for the first time, the subscriber must complete and submit the *PEBB Certification of a Child with a Disability* form and documentation to support the request to add a dependent child age 26 or older with a disability on their health plan. This documentation must be received according to Table 36-1 by the following organizations:
 - i. For enrollment in dental or vision or both, only or enrollment in a ~~MA-PD~~ UnitedHealthcare plan, send the form to the PEBB Program; or
 - ii. For all other medical enrollment, send the form to the subscriber's medical plan.
 - c. If the dependent has already been certified by the PEBB Program as a dependent child age 26 or older with a disability, and is being recertified by the PEBB Program, the completed *PEBB Certification of a Child with a Disability* form must be received by the last day of the month in which the child's certification is scheduled to end. The documentation should be sent to the following:
 - i. For enrollment in dental or vision or both, only or enrollment in a ~~MA-PD~~ UnitedHealthcare plan, send the form to the PEBB Program; or

- ii. For all other medical enrollment, send the form to the subscriber's medical plan.
- d. If the dependent is moving from one subscriber account to another subscriber account, the child must be recertified by the PEBB Program in order to continue enrollment. If the subscriber elects to waive medical and the child is enrolled in dental [or vision or both](#), the child must be recertified by the PEBB Program in order to continue the dependent child's enrollment.
- e. If you are a subscriber moving from School Employees Benefits Board (SEBB) Program coverage to PEBB Program coverage with a dependent with a disability who is currently enrolled in health plan coverage through the SEBB Program, then you are not required to complete the *PEBB Certification of a Child with a Disability* form to recertify them until their current SEBB Program certification issued, expires.

Dependent Child with a Disability Certification Timeline table	
ENROLLMENT EVENT	ENROLLMENT TIME LIMIT
New employee enrolling a dependent child age 26 or older with a disability	No later than 31 days after the employee becomes eligible
SEBB Program coverage to PEBB Program coverage	If the subscriber's dependent child with a disability age 26 or older is currently certified and enrolled in SEBB health plan coverage, a <i>PEBB Certification of a Child with a Disability</i> form is not required. Recertification is not required until their current SEBB health plan coverage certification's expiration date.
Moving from one subscriber account to another subscriber account	Requires recertification by the PEBB Program to continue enrollment
New continuation coverage subscriber enrolling a dependent child age 26 or older with a disability	No later than 60 days from the date the employee's PEBB health plan coverage ended or from the postmark date on the election notice sent by the PEBB Program; whichever is later

Dependent Child with a Disability Certification Timeline table	
ENROLLMENT EVENT	ENROLLMENT TIME LIMIT
New retiree enrolling a dependent child age 26 or older with a disability	No later than 60 days after the employee's own employer-paid coverage, COBRA coverage, or continuation coverage ends
Elected and full-time appointed official of the legislative or executive branch of state government enrolling in PEBB retiree insurance coverage and enrolling a dependent child age 26 or older with a disability	No later than 60 days after the official leaves public office.
New survivor of an elected and full-time appointed official of the legislative and executive branch of state government enrolling a dependent child age 26 or older with a disability	No later than 60 days after the later of the date of the official's death or the date the survivor's PEBB insurance coverage ends.
New survivor of emergency service personnel killed in the line of duty enrolling a dependent child age 26 or older with a disability	No later than 180 days after the later of the dates described in WAC 182-12-250(5).
New survivor of an eligible employee or school employee described in WAC 182-12-265 enrolling a dependent child age 26 or older with a disability	No later than 60 days after the later of the date of the employee's death or the date the survivor's PEBB, <u>or</u> SEBB, or Washington state educational service district insurance coverage <u>insurance coverage</u> ends.
New survivor of an eligible retiree described in WAC 182-12-265 enrolling a dependent child age 26 or older with a disability	No later than 60 days after the retiree's death.
Current subscriber requesting continued enrollment for a dependent child with a disability when the dependent reaches the limiting age for a child (26th birthday)	No later than 60 days after the dependent child with a disability turns age 26.

Dependent Child with a Disability Certification Timeline table	
ENROLLMENT EVENT	ENROLLMENT TIME LIMIT
New employee or current subscriber requesting enrollment of a dependent child age 26 or older based on disability during open enrollment	The last day of the annual open enrollment period.
Current subscriber requesting enrollment of a dependent child age 26 or older based on disability during a qualifying event under special open enrollment rules	No later than 60 days after the event that creates the special open enrollment.
Recertification of a dependent child currently enrolled as a dependent child with a disability age 26 or older	The last day of the month in which the child's certification by the PEBB Program is scheduled to end. This is the date the child's enrollment in PEBB coverage is scheduled to terminate as referenced in PEBB mailings sent to the subscriber.
<u>Retired employee or school employee electing health plan coverage for a dependent child age 26 or older with a disability after their employer group ends participation with the HCA</u>	<u>No later than 60 days after the employer group's date of termination.</u>

Table 36-1

5. The PEBB Program determines whether a dependent meets the requirements for enrollment as a dependent child age 26 or older with a disability based on the following:
 - a. The dependent has a developmental or physical disability, present before the age of 26, that renders them incapable of self-sustaining employment; and
 - b. The dependent is chiefly dependent upon the subscriber for support and maintenance.

6. The PEBB Program will periodically verify the eligibility of a dependent child age 26 or older with a disability, but no more frequently than annually after the two-year period following the child's 26th birthday. Verification will require renewed proof of disability and dependence from the subscriber. The initial verification and any following verification will be conducted according to WAC 182-12-260 (3)(g)(i) - (v).

7. If a subscriber changes health plans and the new plan is administered by a different contracted vendor, the child must be recertified by the PEBB Program in order to continue enrollment. If the subscriber elects to waive medical and the child is enrolled in dental [or vision or both](#), the child must be recertified by the PEBB Program in order to continue the dependent child's enrollment. An exception occurs when the dependent child has been recertified within the last twelve months (after the two-year period following the child's 26th birthday).
8. A subscriber who requests to enroll a dependent child age 26 or older with a disability must also meet the PEBB Program's procedural requirements described in WAC 182-12-262; the dependent child must meet the eligibility requirements described in WAC 182-12-260. The PEBB Program will review the subscriber's enrollment request to determine if the subscriber satisfied the following eligibility and procedural requirements:
 - a. The subscriber provided evidence of the dependent child's eligibility described in WAC 182-12-260; and
 - b. The subscriber submitted the enrollment form within the required time frame.
9. For a subscriber that meets the eligibility and procedural requirements to enroll an eligible dependent child age 26 or older with a disability, the effective date of PEBB health plan coverage for the dependent child with a disability will be as follows:
 - a. When the subscriber becomes eligible and enrolls in PEBB benefits, the dependent child will be enrolled with the same effective date as the subscriber (WAC 182-12-262 (1)(a)).
 - b. When the subscriber enrolls the dependent child during the PEBB Program's annual open enrollment, PEBB coverage begins January 1st of the following year (WAC 182-12-262 (1)(b)).
 - c. When a subscriber enrolls the dependent child due to a special open enrollment event, PEBB coverage begins the first day of the month following the later of the event date or eligibility certification (WAC 182-12-262 (3)(a)(ii)).

"Eligibility certification" means the date the PEBB Program receives all of the required information to make a determination, including input from the medical plans, and the date the determination notice is provided to the PEBB Program to certify.
 - d. When the subscriber enrolls the dependent child due to a National Medical Support Notice (NMSN) requirement to cover a dependent child, PEBB health plan coverage begins the first day of the month following receipt by the employing agency [or the PEBB Program](#) of the NMSN. If the NMSN is received ~~by the employing agency~~ on the first day of the month, the change to health plan coverage or enrollment begins on that day (WAC 182-12-262 (1)(d) and WAC 182-12-263 (1)(d)).

- e. When the subscriber requests continued enrollment in PEBB health plan coverage upon the dependent child turning age 26, the dependent child will continue enrollment the first day of the month following the month they turn age 26.
10. If a subscriber submits an incomplete *PEBB Certification of a Child with a Disability* form within the timeframes according to Table 36-1, the subscriber will receive a letter from the PEBB Program that the subscriber must submit a complete form or additional information. The complete form or additional information must be received by the date listed in the letter (30 days).
11. When the subscriber enrolls a dependent child who is a non-qualified tax dependent, the subscriber must complete a *PEBB Declaration of Tax Status* form. If the subscriber is an employee eligible to participate in a salary reduction plan as described in WAC 182-12-116, the monthly medical premium for the non-qualified tax dependent will be withheld from the employee's paycheck post-tax.