



Important Information about Recent New York State Law - Coverage for Unmarried Young Adults through Age 29

New York State has recently passed a law that provides two new benefits regarding extending coverage options for unmarried dependent children through age 29. The two component benefits in this law include:

1. The “Young Adult Option”

This component is a new benefit for your group’s health plan subscribers and their families. The Young Adult Option provides a new “COBRA-like” continuation opportunity for unmarried children who can no longer be covered under the employee’s policy due to the limiting age of the policy. If a covered employee’s dependent child meets the eligibility requirements below, he/she now has the option of a separate single policy that provides the same coverage as the covered parent under your group health plan policy. ***Employers are not required to make any contribution toward this single contract premium.***

Eligibility criteria for dependent children under this option:

The covered employee’s child must be -

- Unmarried
- Under 30 years of age
- Not be insured or eligible for health insurance coverage through his/her own employer
- Live, work or reside in the covered parent’s health plan service area
- Not be covered by Medicare

The children covered by this option do not have to be a student, or be residing with or financially dependent upon the employee.

This option is available for MVP’s fully-insured commercial group plans, including HMO, POS, EPO, PPO, High Deductible Health Plans (“HDHPs”), Indemnity, Healthy New York Small Group policies and Healthy New York Sole Proprietor policies.

When the unmarried child can be enrolled:

1. They can be enrolled during an initial 12-month open enrollment period from September 1, 2009 – August 31, 2010. These dependents may be enrolled in your group health plan’s renewal date within this period; or
2. Within 60 days of when the eligible dependent child exceeds the age limit under the parent’s group health plan policy; or
3. Within 60 days of when the eligible dependent child becomes eligible due to a move back into the service area, loss of his/her employer coverage, or otherwise becomes newly eligible due to change in circumstances; or
4. During your group’s regular annual open enrollment period for health insurance.

How to Enroll:

Either the covered parent or the dependent child can submit the enrollment. The member will need to indicate on the enrollment form that this is for a dependent to age 30 (through age 29) and include the parent's MVP ID number. As with COBRA and New York State Continuation of Coverage options, the enrollment will be processed by MVP through your group's health benefits administration office, just as other enrollment is processed by MVP. The employer will also bill for and collect the full single premium amount associated with this separate policy for the continuing child, and send it to MVP each month along with any other MVP premium payments.

Other Information:

Any changes to the parent's policy through your group must also be made to a respective dependent child's separate single contract, including group benefit changes and termination of coverage. Additional information is available through the New York State Department of Insurance Web site at www.ins.state.ny.us/faqs/faqs_S6030_Age29_young.htm, or by calling your MVP Account Representative. MVP is sending a notice directly to all affected subscribers in New York State. Members with questions can call MVP Member Services at the phone number listed on the back of their identification card.

2. The "Make Available Option"

This component is a new optional rider that can be purchased by your group for your MVP health plan(s). The Make Available Option is a new dependent rider that covers unmarried children to age 30 (through age 29), at additional cost. The children covered by this rider must meet the same criteria as described under the Young Adult Option, and do not have to be students, or be residing with or financially dependent upon the employee. This rider will be available on your group's renewal date each year, after we have received approval for the riders from the NYS Department of Insurance. If you are interested in this rider, please contact your Broker or your MVP Account Representative.

We were required to notify all eligible subscribers. Please [click here](#) to view a copy of the notice.

Thank you for giving us the opportunity to provide you with coverage that helps you take on life and live well.