



Maine Municipal Employees Health Trust

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IMPORTANT NOTICE

Affordable Health Care Act and Young Adult Coverage

With Congressional approval, the President signed into law the Affordable Care Act in March 2010, which put in place comprehensive health insurance reforms. One provision involves extending medical coverage for young adults to be covered under their parent's employer-sponsored medical plan until age 26.

In early May, the Departments of Health and Human Services, Labor, and Treasury issued interim final rules regarding the upcoming mandate and clarified several issues about this requirement. The IRS has also cleared the way for age 25 tax dependents. The mandate generally takes effect for plan years starting on or after September 23 or on January 1, 2011 for Maine Municipal Employees Health Trust (MMEHT) medical plans. The rules bar plans from charging more for this coverage than what similarly situated adults pay or imposing other eligibility terms, such as marital or student status, on children under age 26. The guidance also creates notice and special enrollment duties.

Today, MMEHT medical plans generally allow a child to be covered between age 19 and under age 25 as long as a child is primarily dependent on the employee for support and maintenance. When the new rule is fully implemented in the future, Trust plans will have broader eligibility provisions allowing young adults to remain on their parent's plan up to age 26.

Early Re-Enrollment Option during July 2010

In an effort to minimize any medical coverage gaps for these older dependents, the Federal Government suggested adopting some provisions prior to the required effective date. The Board of Trustees authorized offering employees an early option to re-enroll their formerly covered children who were terminated off the plan when they became age 25 in the year 2010. This option will allow a child to be covered by an employee's medical plan as long as the child continues to be primarily dependent on the employee for support and maintenance. In general, the effective date of enrollment will be no later than August 1, 2010.

What Should I Do to Re-Enroll My Qualified Age 25 Dependent?

The Health Trust mailed customized letters and forms to employees that had dependents that aged off their medical plans up through July. If you think you should have received a letter and did not, please contact your employer or the Health Trust for assistance.

What About My 24 Year Old Dependent?

If you have a current dependent child on your medical plan who is age 24 and will be reaching age 25 between August 1, 2010 and December 31, 2010, coverage will be automatically extended through 2010.

Special Enrollment Period during December for January 1, 2011

Employees will have an additional opportunity to enroll their age 25 dependents that have not been covered under their plan in 2010. This special enrollment period will happen during the annual enrollment period which is in December for January 1 effective date. More information will be available in November.

Who Do I Call For Questions?

Please contact a Health Trust Billing and Enrollment Representative at 1-800-852-8300 or htbilling@memun.org with any questions.