

Massachusetts Health Care Reform Frequently Asked Questions

Question 1

When can I enroll my dependents who are now eligible for coverage under the new mandate?

Answer

Dependents who now qualify under the new law may enroll as of January 1, 2007. The change is being treated like a qualifying event for which you have 30 days to enroll dependents.

Question 2

Will all dependents be covered up to age 26?

Answer

No. Under the law, family memberships must provide dependent eligibility coverage up to age 26, or for two years after the dependent is no longer claimed on the employee's or employee's spouse/domestic partner's federal tax returns, whichever comes first. Employees must complete and sign an affidavit of Tax Dependent Status as part of this process.

Question 3

When does my dependent's two-year extension of eligibility period begin?

Answer

The extension of eligibility period will begin on January 1st of the year in which the dependent is no longer claimed on your or your spouse/domestic partner's federal tax return. For example, if a 21-year old child is claimed as a dependent on your federal tax return for tax year 2006, and is not claimed for the 2007 tax year, the two-year extension of eligibility period begins on January 1, 2007 (the first year the dependent is not claimed on your federal tax return) and ends on December 31, 2008.

Question 4

Does the law change the policy on student dependent eligibility?

Answer

No. Eligibility for students remains the same. Thus, a student dependent who has not been claimed within the past two calendar years as a dependent on the employee's or employee's spouse/domestic partner's federal tax return will lose coverage at age 25, when he or she marries, or on November 1st following the date the student discontinues full-time classes or graduates, whichever comes first.

Question 5

Will WHOI require verification for the dependents upon initial enrollment of students or dependents?

Answer

Yes. Employers are now responsible for making eligibility determinations and will require verification by means of a Tax Dependent Affidavit employees will need to complete upon initial enrollment of students and dependents and also annually during Open Enrollment each year.

Question 6

Are employees who live outside of Massachusetts eligible for the new dependent coverage?

Answer

Yes. The dependent eligibility provision applies to all Massachusetts fully insured employers and their employees, regardless of where the employees live. However, service area requirements may limit the benefits a dependent can receive when he or she receives services outside of the service area.