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

PEBB Program Administrative Policy 36-1

| Contact: | Rules Specialist, ERB Division | Effective: | January 1, 2019 |
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| | | Rescinded: | |
| Associated RCW: | 41.05.080, 41.05.090, 41.05.095, 48.20.420 | Supersedes: | |
| Associated WAC: | 182-12-128, 182-12-180, 182-12-211, 182-12-260, 182-12-262, 182-12-265, 182-12-270 | | |
| Assoc. fed law/reg: | | Owner: | Policy, Rules, & Compliance Manager, ERB Division |
| Associated Procedures: | | | |
| Associated Forms & Communication | Certification of a Dependent With a Disability | Approved by: | Id 2 li |
| | | Position: | Director of the PEBB Program |
| | | Date approved: | 11/29/2018 |

Purpose

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

Policy

- 1. Children are eligible for PEBB coverage as defined in WAC 182-12-260(3). The rule includes the eligibility criteria a dependent child with a disability must satisfy to be enrolled on a PEBB subscriber account.
- WAC 182-12-260 (3)(h) describes a dependent child with a disability as a child of any age 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 with a disability. The PEBB Program may receive input from the subscriber's medical plan for the clinical review portion of the certification.

4. The subscriber must provide the appropriate enrollment form and documentation to support their request to add a dependent child with a disability on their insurance coverage within enrollment time limits.

| ENROLLMENT EVENT | ENROLLMENT TIME LIMIT |
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| New employee enrolling a disabled dependent over age 26 | 31 days after the employee becomes eligible |
| New continuation coverage subscribers enrolling a disabled dependent over age 26 | 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 |
| New retirees enrolling a disabled dependent over age 26 | No later than 60 days after the employee's employer- paid coverage, COBRA coverage, or continuation coverage ends |
| Elected and full-time appointed officials of the legislative or executive branch of state government enrolling in PEBB retiree insurance coverage and enrolling a disabled dependent over age 26 | No later than 60 days after the official leaves public office |
| New survivors of elected and full- time appointed officials of the legislative and executive branch of state government enrolling a disabled dependent over age 26 | 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 survivors of emergency service personnel killed in the line of duty enrolling a disabled dependent over age 26 | No later than 180 days after the later of the dates described in WAC 182-12-250(5). |
| New survivors of eligible employees described in WAC 182-12-265 enrolling a disabled dependent over age 26 | No later than 60 days after the later of the date of the employee's death or the date the survivor's PEBB insurance coverage ends. |
| New survivors of eligible retirees | No later than 60 days after |

| described in WAC 182-12-265 enrolling a disabled dependent over age 26 | the retiree's death. |
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| Current subscribers enrolling a disabled dependent following the dependent's 26th birthday | No later than 60 days after the disabled dependent turns 26 |
| Current subscribers enrolling a disabled dependent over age 26 during open enrollment | The last day of the annual open enrollment period |
| Current subscribers enrolling a disabled dependent over age 26 due to a qualifying event under special open enrollment rules | No later than 60 days after the event that creates the special open enrollment |
| Child currently enrolled as a dependent with a disability that needs to recertify | The last day of the of the child's scheduled coverage termination date |

- 5. The PEBB Program determines whether a dependent meets the requirements of a dependent child with a disability based on the following:
 - a. The dependent is incapable of self-support; and
 - b. There is medical evidence of the disability and proof of dependency within 60 days of the dependent child's 26th birthday.
- 6. The PEBB Program will periodically verify the eligibility of a dependent child with a disability, but no more frequently than annually after the two-year period following the child's 26th birthday, which may require renewed proof from the subscriber. The initial verification and any following verification will be conducted according to WAC 182-12-260 (3)(h)(i) (v). The PEBB Program reserves the right to review a disabled dependent child's eligibility at any time.
- 7. If a subscriber with a certified dependent child with a disability changes medical plans to a plan administered by a different contracted vendor, or elects to waive medical and enroll in a dental plan only, the child must be recertified by the PEBB Program in order to continue the dependent child's disability certification, unless the dependent child has been recertified within the last 12 months (after the two-year period following the child's 26th birthday).
- 8. A subscriber who requests to enroll a dependent child with a disability must 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:

- The subscriber provided evidence of the dependent's eligibility described in WAC 182-12-260; and
- b. The subscriber submitted the enrollment form within the required time frame.