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, 2018 <u>9</u>
		Rescinded:	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:	
		Position:	ERB Division Director of the PEBB Program
		Date approved:	

Purpose

This policy applies whenever a subscriber requests to enroll a dependent child with a disability who is age 26 or older to his or hertheir 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.
- 2. WAC 182-12-260_(3)(ih) describes a dependent child with a disability as a child of any age with a developmental disability or physical handicapdisability 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.
- The PEBB Program must certifyverify 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 his or hertheir request to add a dependent child with a disability on his or hertheir insurance coverage within enrollment time limits.

ENROLLMENT EVENT	ENROLLMENT TIME LIMIT
New employee enrolling a disabled dependent over age 26	31 days after the employee becomes eligible
New COBRA or PEBB 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 HCAPEBB 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
New retirees or survivors-of eElected elected state official, and full-time appointed state 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 described in WAC 182-12-265 enrolling a disabled dependent over age 26	No later than 60 days after the retiree's death. No later than 60 days after the disabled dependent turns 26
Current subscribers enrolling a disabled dependent following the dependent's 26th birthday	No later than 60 days after the event that creates the special open enrollment
Current subscribers enrolling a disabled dependent over age 26 due to a qualifying event under special open enrollment rules	oposiai opori ciriolimont
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 which supports the disability having occurred prior to the dependent child's 26th birthday and having been continuous since it first occurred.
- 6. The PEBB Program will periodically <u>certifyverify</u> 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, <u>which may require renewed proof from the subscriber</u>. The <u>certification-initial verification</u> and any following <u>recertification-verification</u> will be conducted according to WAC 182-12-260 (3)(ih)(i) (v). <u>The PEBB Program reserves the right to review a disabled dependent child's eligibility at any time.</u>

- 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. Dependents who are not certified as a dependent child with a disability may appeal to the PEBB Appeals Committee by following requirements described in WAC 182-16-032.
- 9.—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.

10.

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

A subscriber who failed to provide evidence of the dependent's eligibility or failed to satisfy procedural requirements described in WAC 182-12-262 may appeal the denial to the PEBB Appeals Committee by following the process described in WAC 182-16-032.