

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

PEBB Program Administrative Policy 36-1

Contact:	<u>Policy and Rules SpecialistCoordinator</u> , ERB Division	Effective:	January 1, 20 <u>19</u> <u>20</u>
		Rescinded:	
Associated RCW:	41.05.080, 41.05.090, 41.05.095, 48.20.420, <u>48.44.210</u>	Supersedes:	
<u>Associated PEBB Board Policy Resolutions:</u>			
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	<u>PEBB</u> Certification of a <u>DependentChild Ww</u> with a Disability	Approved by:	
		Position:	Director of the PEBB Program
		Date approved:	

Purpose

This policy applies whenever a subscriber requests to enroll or continue enrollment for a dependent child with a disability who is age 26twenty-six 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 that a dependent child with a disabilityage twenty-six or older must satisfy to be enrolled on a PEBB subscriber account.
2. WAC 182-12-260 (3)(hg) describes an eligible dependent child with a disability as a child of any age twenty-six or older as one 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 26twenty-six.

3. The PEBB Program must verify the eligibility of a dependent child age twenty-six or older with a disability. The PEBB Program may will receive input from the subscriber's medical plan for the clinical review portion of the certification.
4. When a subscriber is enrolling a dependent child age twenty-six or older as a disabled dependent, the following requirements apply:
 - a. If the dependent is already enrolled in PEBB benefits and is turning age twenty-six, the completed PEBB Certification of a Child with a Disability form must be received according to Table 36-1 by the following organizations:
 - i. For medical enrollment, send the form to the subscriber's medical plan; or
 - ii. For dental enrollment, send the form to the PEBB Program.
 - b. If the dependent is age twenty-six or older and is being enrolled in PEBB benefits for the first time, the subscriber must complete the PEBB Certification of a Child with a Disability form and documentation to support the request to add a dependent child age twenty-six or older with a disability on their insurance coverage. This documentation must be received according to Table 36-1 by the following organizations:
 - i. For medical enrollment, send the form to the subscriber's medical plan; or
 - ii. For dental enrollment, send the form to the PEBB Program.
 - c. If the dependent has already been certified by the PEBB Program as a dependent child age twenty-six or older with a disability, and is being recertified by the PEBB Program, the completed PEBB Certification of a Child with a Disability form must be received by the last day of the month in which the child's certification is scheduled to end. The documentation should be sent to the following:
 - i. For medical enrollment, send the form to the subscriber's medical plan; or
 - ii. For dental enrollment, send the form to the PEBB Program.
 - d. If you are a subscriber moving from a School Employees Benefits Board (SEBB) benefits eligible position to a PEBB benefits eligible position with a disabled dependent:
 - i. If the subscriber's disabled dependent is currently enrolled in benefits through the SEBB Program, you are not required to recertify until your current certification issued, while you were enrolled in SEBB benefits expires.

<u>Disabled Dependent Certification Timeline table</u>	
ENROLLMENT EVENT	ENROLLMENT TIME LIMIT
<p>New employee enrolling a disabled dependent child <u>ever</u>-age 26 <u>or older with a disability</u></p>	<p><u>No later than 31 days</u> after the employee becomes eligible</p>
<p><u>SEBB to PEBB benefits eligible</u></p>	<p><u>If the subscriber's disabled dependent is currently certified and enrolled in SEBB benefits, no recertification is needed until current certification's expiration date.</u></p>
<p>New continuation coverage subscribers enrolling a disabled dependent ever-age 26 <u>or older with a disability</u></p> <p>New retirees enrolling a disabled dependent ever-age 26 <u>or older with a disability</u></p> <p>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 ever-age 26 <u>or older with a disability</u></p> <p>New survivors of an elected and full-time appointed officials of the legislative and executive branch of state government enrolling a disabled dependent ever-age 26 <u>or older with a disability</u></p>	<p>No later than 60 days from the date the employee's PEBA health plan coverage ended or from the postmark date on the election notice sent by the PEBA Program; whichever is later</p> <p>No later than 60 days after the employee's employer-paid coverage, COBRA coverage, or continuation coverage ends</p> <p>No later than 60 days after the official leaves public office</p> <p>No later than 60 days after the later of the date of the official's death or the date the survivor's PEBA insurance coverage ends.</p> <p>No later than 180 days after the later of the dates described in WAC 182-12-250(5).</p>

<u>Disabled Dependent Certification Timeline table</u>	
ENROLLMENT EVENT	ENROLLMENT TIME LIMIT
<p>New survivors of emergency service personnel killed in the line of duty enrolling a disabled dependent over age 26 <u>or older with a disability</u></p> <p>New survivors of <u>an eligible employees or school employee</u> described in WAC 182-12-265 enrolling a disabled dependent over age 26 <u>or older with a disability</u></p> <p>New survivors of eligible retirees described in WAC 182-12-265 enrolling a disabled dependent over age 26 <u>or older with a disability</u></p>	<p>No later than 60 days after the later of the date of the employee's death or the date the survivor's <u>PEBB, SEBB, or Washington state educational service district</u> insurance coverage ends.</p> <p>No later than 60 days after the retiree's death.</p>
<p>Current subscribers requesting <u>continued enrollment enrolling for</u> a <u>disabled</u> dependent <u>when the dependent reaches the limiting age for a child following the dependent's (26th birthday)</u></p> <p><u>New Employee or Current subscribers requesting enrollment of enrolling</u> a <u>disabled</u> dependent over age 26 <u>or older based on disability during open enrollment</u></p> <p>Current subscribers enrolling requesting enrollment of a <u>disabled</u> dependent <u>child over</u> age 26 <u>or older based on disability due to</u> during a qualifying event under special open enrollment rules</p>	<p>No later than 60 days after the disabled dependent turns <u>age</u> 26</p> <p>The last day of the annual open enrollment period</p> <p>No later than 60 days after the event that creates the special open enrollment</p>
<p><u>Recertification of a dependent C</u>child currently enrolled as a dependent with a disability that needs to recertify</p>	<p>The last day of the <u>month in which of</u> the child's <u>scheduled coverage termination date</u> <u>certification by the PEBB Program is scheduled to end.</u></p>

Table 36-1

4-5. The PEBB Program determines whether a dependent meets the requirements ~~for enrollment as~~ a dependent child age twenty-six or older with a disability based on the following:

- a. The dependent has a developmental or physical disability, present before the age of twenty-six, that renders them is incapable of self-~~support~~sustaining employment; and
- b. ~~There is medical evidence of the disability and proof of dependency within 60 days of t~~The dependent child's 26th birthday is chiefly dependent upon the subscriber for support and maintenance.

5-6. The PEBB Program will periodically verify the eligibility of a dependent child ~~with a disability~~age twenty-six or older with a disability, but no more frequently than annually after the two-year period following the child's ~~26th~~twenty-sixth birthday, ~~which may.~~ Verification will require renewed proof of disability and dependence 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.~~

6-7. If a subscriber ~~with a certified dependent child with a disability~~ changes medical health plans ~~to a and the new~~ plan is 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 enrollment. If the subscriber elects to waive medical and the child is enrolled in dental, the child must be recertified by the PEBB Program in order to continue the dependent child's enrollment. An exception occurs when the dependent child's ~~disability certification, unless~~ the dependent child has been recertified within the last ~~12~~twelve months (after the two-year period following the child's ~~26th~~twenty-sixth birthday).

7-8. A subscriber who requests to enroll a dependent child age twenty-six or older with a disability must also 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:

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