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

Policy 36-1

Contact: Rules Specialist, ERB Division
Effective: January 1, 2018
Rescinded: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 Manager, ERB Division

Associated Procedures: Approved by: Policy & Rules Manager, ERB Division

Associated Forms & Communication Certification of a Dependent With a Disability

Position: ERB Division Director
Date approved: 1/12/2018

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 her 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)(i) describes a dependent child with a disability as a child of any age with a developmental disability or physical handicap 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 certify 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 her request to add a dependent child with a disability on his or her insurance coverage within enrollment time limits.

<table>
<thead>
<tr>
<th>ENROLLMENT EVENT</th>
<th>ENROLLMENT TIME LIMIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>New employee enrolling a disabled dependent over age 26</td>
<td>31 days after the employee becomes eligible</td>
</tr>
<tr>
<td><strong>Current employee</strong> enrolling a disabled dependent following the dependent's 26th birthday</td>
<td>No later than 60 days after the disabled dependent turns 26</td>
</tr>
<tr>
<td><strong>Current employee</strong> enrolling a disabled dependent over age 26 due to a qualifying event under special open enrollment rules</td>
<td>No later than 60 days after the event that creates the special open enrollment</td>
</tr>
<tr>
<td>New COBRA or PEBB continuation coverage subscribers enrolling a disabled dependent</td>
<td>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 HCA; whichever is later</td>
</tr>
<tr>
<td>New retirees enrolling a disabled dependent over age 26</td>
<td>No later than 60 days after the employee’s employer-paid coverage, COBRA coverage, or continuation coverage ends</td>
</tr>
<tr>
<td>Current employee enrolling a disabled dependent over age 26 during open enrollment</td>
<td>The last day of the annual open enrollment period</td>
</tr>
<tr>
<td>Child currently enrolled as a dependent with a disability that needs to recertify</td>
<td>The last day of the of the child’s scheduled coverage termination date</td>
</tr>
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</table>

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.

b. There is medical evidence 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 certify 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. The certification and any following recertification will be conducted according to WAC 182-12-260(3) (i) - (v).

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.

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.

   a. The PEBB Program will review the subscriber’s enrollment request to determine if the subscriber satisfied the following eligibility and procedural requirements:

      i. The subscriber provided evidence of the dependent’s eligibility described in WAC 182-12-260.

      ii. The subscriber submitted the enrollment form within the required time frame.

   b. 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.