

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

**SEBB Program Administrative Policy 36-1**

<b>Contact:</b>	Policy and Rules Coordinator, ERB Division	<b>Effective:</b>	January 1, 2023
<b>Associated RCW:</b>	41.05.095(2), 48.20.420, 48.44.210	<b>Owner:</b>	Policy, Rules, & Compliance Manager, ERB Division
<b>Associated SEB Board Policy Resolutions:</b>	SEBB Policy Resolution 2018-02	<b>Approved by:</b>	
<b>Associated WAC:</b>	182-31-020, 182-31-080, 182-31-130, 182-31-140, 182-31-150	<b>Position:</b>	Director of the SEBB Program
<b>Assoc. fed law/reg:</b>		<b>Date approved:</b>	August 24, 2022
<b>Associated Forms &amp; Communication</b>	Form: <ul style="list-style-type: none"> <li>• SEBB Certification of a Child with a Disability HCA 20-0061</li> <li>• SEBB Declaration of Tax Status Form HCA 20-0087</li> </ul>		

**Purpose**

This policy applies whenever a subscriber requests to enroll or continue enrollment for a dependent child with a disability who is age 26 or older on their School Employees Benefits Board (SEBB) subscriber account.

WAC 182-31-020: "Health plan" means a plan offering medical, vision, dental, or any combination of these coverages, developed by the board and provided by a contracted vendor or self-insured plans administered by the HCA.

**Policy**

1. Children are eligible for SEBB health plan coverage as defined in WAC 182-31-140(3). The rule includes the eligibility criteria that a dependent child age 26 or older must satisfy to be enrolled on a SEBB subscriber account.
2. WAC 182-31-140 (3)(f) describes an eligible dependent child age 26 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 26.
3. The SEBB Program must verify the eligibility of a dependent child age 26 or older with a disability. The SEBB Program 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 26 or older as a dependent with a disability, the following requirements apply:
  - a. If the dependent is already enrolled in SEBB health plan coverage and is turning age 26, the completed *SEBB 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 enrollment in dental or vision or both send the form to the SEBB Program.
  - b. If the dependent is age 26 or older and is being enrolled in SEBB health plan coverage for the first time, the subscriber must complete and submit the *SEBB Certification of a Child with a Disability form* and documentation to support the request to add a dependent child age 26 or older with a disability on their health plan. 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 enrollment in dental or vision or both send the form to the SEBB Program.
  - c. If the dependent has already been certified by the SEBB program as a dependent age 26 or older with a disability, and is being recertified by the SEBB Program, the completed *SEBB 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 enrollment in dental or vision or both, send the form to the SEBB Program.
  - d. If you are a subscriber moving from Public Employees Benefits Board (PEBB) Program coverage to SEBB Program coverage with a dependent with a disability who is currently enrolled in health plan coverage through the PEBB Program, then you are not required to complete the *SEBB Certification of a Child with a Disability form* to recertify them until their SEBB Program current certification issued, expires.

<b>Dependent Child with a Disability Certification Timeline table</b>	
<b>ENROLLMENT EVENT</b>	<b>ENROLLMENT TIME LIMIT</b>
<b>New School employee</b> enrolling a dependent child age 26 or older with a disability	No later than <b>31 days</b> after the school employee becomes eligible
<b>PEBB Program coverage to SEBB Program coverage</b>	If the subscriber's dependent child with a disability age 26 or older is currently certified and enrolled in PEBB health plan coverage, a <i>SEBB Certification of a Child with a Disability</i> form is not required. Recertification is not required until their current PEBB health plan coverage certification's expiration date.
<b>New continuation coverage</b> subscriber enrolling a dependent child age 26 or older with a disability	No later than <b>60 days</b> from the date the employee's SEBB health plan coverage ended or from the postmark date on the election notice sent by the SEBB Program; whichever is later
<p><b>Current subscriber</b> requesting continued enrollment for a dependent child with a disability when the dependent reaches the limiting age for a child (<b>26th birthday</b>)</p> <p><b>New School Employee or Current subscriber</b> requesting enrollment of a dependent child age 26 or older based on disability <b>during open enrollment</b></p> <p><b>Current subscriber</b> requesting enrollment of a dependent child age 26 or older based on disability during a qualifying event under <b>special open enrollment</b> rules</p>	<p>No later than <b>60 days</b> after the dependent child with a disability turns age 26</p> <p>The last day of the annual open enrollment period</p> <p>No later than <b>60 days</b> after the event that creates the special open enrollment</p>
<b>Recertification of a dependent child</b> currently enrolled as a dependent child with a disability age 26 or older	The last day of the month in which the child's certification by the SEBB Program is scheduled to end. This is the date the child's enrollment in SEBB coverage is scheduled to terminate as referenced in SEBB mailings sent to the subscriber.

Table 36-1

5. The SEBB Program determines whether a dependent meets the requirements for enrollment as a dependent child age 26 or older with a disability based on the following:
  - a. The dependent has a developmental or physical disability, present before the age of 26, that renders them incapable of self-sustaining employment; and
  - b. The dependent is chiefly dependent upon the subscriber for support and maintenance.
6. The SEBB Program will periodically verify the eligibility of a dependent child age 26 or older with a disability, but no more frequently than annually after the two-year period following the child's 26th birthday. 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 182-31-140 (3)(f)(i) through (v).
7. If a subscriber changes health plans and the new plan is administered by a different contracted vendor, the child must be recertified by the SEBB Program in order to continue enrollment. If the subscriber elects to waive medical and the child is enrolled in dental and/or vision, the child must be recertified by the SEBB Program in order to continue the dependent child's enrollment. An exception occurs when the dependent child has been recertified within the last twelve months (after the two-year period following the child's 26th birthday).
8. A subscriber who requests to enroll a dependent child age 26 or older with a disability must also meet the SEBB Program's procedural requirements described in WAC 182-31-150; the dependent child must meet the eligibility requirements described in WAC 182-31-140. The SEBB 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 182-31-140; and
  - b. The subscriber submitted the enrollment form within the required time frame.
9. For a subscriber that meets the eligibility and procedural requirements to enroll an eligible dependent child age 26 or older with a disability, the effective date of SEBB health plan coverage for the dependent child with a disability will be as follows:
  - a. When the subscriber becomes eligible and enrolls in SEBB benefits, the dependent child will be enrolled with the same effective date as the subscriber (WAC 182-31-150 (1)(a)).
  - b. When the subscriber enrolls the dependent child during the SEBB Program's annual open enrollment, SEBB coverage begins January 1<sup>st</sup> of the following year (WAC 182-31-150 (1)(b)).

- c. When a subscriber enrolls the dependent child due to a special open enrollment event, SEBB coverage begins the first day of the month following the later of the event date or eligibility certification (WAC 182-31-150 (3)(a)(ii)).

*“Eligibility certification” means the date the SEBB Program receives all of the required information to make a determination, including input from the medical plans, and the date the determination notice is provided to the SEBB Program to certify.*

- d. When the subscriber enrolls the dependent child due to a National Medical Support Notice (NMSN) requirement to cover a dependent child, SEBB health plan coverage begins the first day of the month following receipt by the SEBB Organization of the NMSN. If the NMSN is received by the SEBB Organization on the first day of the month, the change to health plan coverage or enrollment begins on that day (WAC 182-31-150 (1)(d) and WAC 182-31-160 (1)(d)).
- e. When the subscriber requests continued enrollment in SEBB health plan coverage upon the dependent child turning age 26, the dependent child will continue enrollment the first day of the month following the month they turn age 26.

- 10. When the subscriber enrolls a dependent child who is a non-qualified tax dependent, the subscriber must complete a *SEBB Declaration of Tax Status* form. If the subscriber is a school employee eligible to participate in a salary reduction plan as described in WAC 182-31-060, the monthly medical premium for the non-qualified tax dependent will be withheld from the school employee’s paycheck post-tax.