

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

SEBB Program Administrative Policy 36-1

Contact:	Policy and Rules Coordinator, ERB Division	Effective:	October 15, 2019 -2020
		Rescinded:	
Associated RCW:	41.05.095(2), 48.20.420, 48.44.210	Supersedes:	
Associated SEB Board Policy Resolutions:			
Associated WAC:	182-31-020 , 182-31-080, 182-31-130, 182-31-140, 182-31-150		
Assoc. fed law/reg:		Owner:	Policy, Rules, & Compliance Manager, ERB Division
Associated Procedures:			
Associated Forms & Communication	<u>SEBB</u> Certification of a Dependent Child with a Disability	Approved by:	
		Position:	Director of the SEBB 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 twenty-six 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 twenty-six 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 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 twenty-six.

2.3. The SEBB Program must verify the eligibility of a dependent child age twenty-six 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.

3.4. 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 SEBB ~~benefits health plan coverage~~ and is turning age twenty-six, the completed *SEBB Certification of a Dependent 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 twenty-six or older and is being enrolled in SEBB ~~benefits health plan coverage~~ for the first time, the subscriber must complete and submit the *SEBB Certification of a Dependent 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 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 twenty-six or older with a disability, and is being recertified by the SEBB Program, the completed *SEBB Certification of a Dependent 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 disabled dependent and the disabled dependent is currently enrolled in health plan coverage through the PEBB

Program, they are not required to complete the [SEBB Certification of a Child with a Disability form](#) to recertify until their current certification issued, while they were enrolled in PEBB health plan coverage expires.

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

Table 36-1

4.5. The SEBB 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 incapable of self-sustaining employment; and
- b. The dependent is chiefly dependent upon the subscriber for support and maintenance.

5.6. The SEBB Program will periodically verify the eligibility of a dependent child age twenty-six or older with a disability, but no more frequently than annually after the two-year period following the child's twenty-sixth 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).

6-7. 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 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 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 twenty-six 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 1st 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 twenty-six, the dependent child will continue enrollment the first day of the month following the month they turn age twenty-six.

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.

~~8. During the SEBB Program's first annual open enrollment in 2019, the following will occur when a school employee requests enrollment of a dependent child age twenty-six or older based on disability status:~~

~~a. For school employees currently enrolled in Public Employees' Benefits Board (PEBB), the PEBB Program's certification for a dependent child age twenty-six or older will be migrated to SEBB My Account through data transmission.~~

~~i. No initial certification will be required for these dependent children if the certification established through the PEBB Program is current.~~

~~ii. The recertification of the dependent child's disability status will be set to occur based on the date the current PEBB Program certification is set to end.~~

~~b. For school employees not currently enrolled in PEBB benefits, the SEBB Organization payroll/benefits administrators are authorized to attest to the dependent child's disability status if the child is currently enrolled under the SEBB Organization's current group health plan based on eligibility as a dependent child age twenty-six or older with a disability. This attestation may be based on the following:~~

~~i. Existing school district, educational service district, or charter school enrollment record, finding the dependent child eligible at age twenty-six or older based on disability that occurred prior to attainment of age twenty-six; or~~

~~ii. Visual verification of a document from the school district's, educational service district's, or charter school's, current health plan finding the dependent child eligible at age twenty-six or older based on disability that occurred prior to attainment of age twenty-six.~~

~~For a child with a disability who will turn twenty-six on or before December 31, 2019, the SEBB Organization can continue to verify and attest through December 31, 2019.~~

~~A subscriber with a child age twenty-six or older whose disability status is provided through attestation under this subsection (9)(b) will be required to certify the child through the SEBB Program's certification process described~~

~~in this policy in subsections (1),(2),(4), (5), and (8) in calendar year 2020. The SEBB Program or the applicable SEBB Program's medical plan will send the subscriber notification of this requirement in advance of the certification deadline.~~

~~c. For school employees not currently enrolled in PEBB benefits and who are unable to obtain an attestation from their SEBB Organization as described in subsection 9(b), a school employee requesting enrollment of a dependent child age twenty-six or older described in (i) through (iii) below is required to certify the child through the SEBB Program's certification process described in subsections (1),(2),(4),(5), and (8) of this policy:~~

- ~~i. The child was not previously certified under a SEBB Organization's group health plan;~~
- ~~ii. The child was previously denied by a school district plan; or~~
- ~~iii. The child with a disability who will turn age twenty-six between October 1, 2019 to December 31, 2019, and has not been previously certified by their SEBB Organization group health plan prior to December 31, 2019. The *SEBB Certification of Dependent with Disabilities form* will have to be submitted on or before December 31, 2019.~~

~~A subscriber whose dependent child attains the age of twenty-six on or after January 1, 2020, is required to certify the child through the SEBB Program's certification process described in sections (1) through (5) and (8) if the subscriber elects to retain the child's enrollment on their SEBB account.~~