

PENNSYLVANIA DEPENDENT COVERAGE TO AGE 30

On June 10, 2009, Governor Rendell enacted a law required continued health coverage for dependent children in Pennsylvania until they reach the age of 30. The law goes into effect 180 after being signed into law, around December 7, 2009, and the coverage will be available on a rolling basis after that as contracts are renewed. Under this law, a child age 29 or younger may retain coverage through a parent's group health care plan if certain eligibility requirements are met.

The coverage expansion occurs at the discretion of the employer and employers may raise premiums to cover the cost of extending coverage to these children for these additional years.

Eligibility

To be eligible for coverage, the dependent must be age 29 or younger and must meet the following requirements:

- Is unmarried
- Has no dependents
- Is a resident of Pennsylvania or is enrolled as a full-time student at an accredited institution of higher education
- Is not covered under another group health plan or individual health insurance plan
- Is not enrolled in or entitled to benefits under any government health care benefits program

Eligible Coverage

- Only medical coverage is covered under the requirements of this law; dental and vision only benefits are excluded.
- Applies to group health plans purchased by employers from commercial health insurers and health maintenance organizations.
- Self-funded plans subject to ERISA are exempt from the requirements of this law.