

Fallon Community Health Plan Administrative Handbook addendum *Effective June 1, 2010*

This addendum replaces the section titled Dependent coverage on pages 6-7 of the FCHP Administrative Handbook. For the most up to date changes regarding dependent coverage, please visit fchp.org.

Dependent coverage

One of the provisions of national health care reform is the extension of coverage to dependents up to age 26. This mandate goes into effect September 23, 2010. However, at the request of the Department of Health and Human Services, FCHP has decided to implement elements of this provision early, effective June 1, 2010, for our fully insured accounts.

Effective June 1, 2010, dependents up to the age of 26 currently listed on their family plan may stay on said plan, regardless of any changes in dependent status. Additionally, effective on this date, dependents will no longer need to verify their dependent status in order to stay on the plan. A dependent not covered by their parents' family plan on June 1 will have to wait until the group's open enrollment period, post-September 23, 2010, to receive this coverage.

FCHP's approval for dependent coverage is based upon IRS guidelines. If the dependent is under age 26, he or she may remain with FCHP under a family contract until he or she turns age 26. However, some employers may have different eligibility guidelines. Check your company's arrangement with FCHP for group eligibility.

Disabled dependents

FCHP allows coverage for disabled dependents incapable of self-support due to a physical or mental handicap, provided that primary financial responsibility is assumed by the subscriber, subscriber's spouse or former spouse, and that that person has continuously established dependent coverage for the disabled individual under a prior carrier.

FCHP will forward a letter to the subscriber describing the documentation that is required for the review process, and a copy of the letter will be forwarded to the group sponsor. Each case is individually reviewed and the subscriber will be notified in writing of the decision, with a copy of that notification forwarded to the group sponsor. Disabled dependents who are reaching the age of 26 must also undergo this same review process.

Disabled dependents are subject to periodic review of continued eligibility. Contact the Service Operations Department at 1-508-799-2100, or your account manager at 1-800-333-2535, for more information.

