NYSHIP Young Adult Q&A

Q1. My 23 year old daughter is graduating from college in December. What do I need to do to keep her enrolled as a dependent on my NYSHIP coverage?

A. Nothing. As of January 1, 2011, your daughter will continue to eligible as a dependent on your family coverage up to age 26.

Q2. My 22 year old daughter is enrolled in NYSHIP under the Young Adult Option. Will she be eligible to be covered as a dependent on my plan? If so, will she automatically be enrolled in my plan?

A. Effective January 1, 2011, your daughter, up to age 26, may be eligible for NYSHIP coverage as your dependent, but ***she will not be automatically enrolled***. To enroll her as a dependent, fill out the Young Adult Dependent Form on page 6 making sure to check box 8 to cancel her enrollment in the Young Adult Option and then return it to Human Resources, Erwin 219. You and your daughter must sign and date the form.

Q3. I plan to enroll my 24 year old son as a dependent; will there be an extra charge to cover him?

A. Your premiums will not increase if you already have family coverage, because under the PPACA, eligible young adult children will be included as dependents on your family policy. However, if you are currently enrolled with individual coverage, you will need to change to family coverage and may see an increase in your premium costs.

Q4. If I add my son as a young adult, can I also cover his daughter?

A. No. Under the PPACA, coverage does not apply to the spouse or children of your young adult dependent. However, if your son's daughter is financially dependent on you and lives with you, she may be eligible to be covered on your health insurance as an "other eligible dependent".

Q5. My daughter's birthday is at the beginning of the month. When she turns 26, will she lose coverage on her birthday or at the end of that month?

A. Effective January 1, 2011, your daughter's coverage as a dependent will end on the last day of the month in which she turns 26 years old. When she is no longer a dependent, she may be eligible for NYSHIP coverage under the Young Adult Option or continuation coverage under COBRA or New York State law.

Q6. My 23 year old son is currently enrolled as a temporarily disabled dependent on my NYSHIP coverage. He has been approved to remain on my plan through December 31, 2011. If my son is still disabled on December, 31, 2011, will I need to apply for an extension of his disabled dependent status for him to remain covered?

A. No. Effective January 1, 2011, your son will continue to be a dependent on your coverage up to age 26. If your son is still disabled when he approaches his 26th birthday, another disabled dependent application must be completed and approved prior to his 26th birthday for him to remain covered after age 26.

Q7. My 25 year old son has been enrolled in continuation coverage for the past 14 months. I plan to re-enroll him as a dependent on my coverage this fall. When he turns 26, will he once again be eligible for the full length of continuation coverage?

A. Yes. When your son turns 26, he will be eligible for the full length of continuation coverage. He can also enroll in NYSHIP's Young Adult Option up to age 30. The Young Adult Option is less expensive than continuation coverage, because the premium does not include the two percent administrative fee. However, if he enrolls in the Young Adult Option, he will no longer be eligible for continuation of coverage. Note: If an enrollee loses NYSHIP eligibility, his/her dependent will also lose eligibility for the Young adult Option.

Q8. My son is about to turn 26 and lost NYSHIP coverage two years ago when he graduated from college. His employer does not offer health insurance. Will he have any options for health insurance coverage under NYSHIP?

A. After your son's 26th birthday, he may be eligible for NYSHIP coverage under the Young Adult Option. For additional information on the Young Adult Option, visit: https://www.cs.state.ny.us/yao (click on NY with active or retiree benefits)

Q9. My 27 year old daughter is enrolled in NYSHIP under the Young Adult Option. Will she be eligible to enroll in continuation coverage if I lose my job?

A. No. If your adult children enrolled in NYSHIP under the Young Adult Option, they are no longer eligible for continuation coverage under COBRA or New York State law. Note: If an enrollee loses NYSHIP eligibility, his/her dependent will also lose eligibility for the Young Adult Option.

Q10. I have two young adult children; my son is 27 and my daughter is 23. Can I cover them as dependents on my plan or will they be enrolled in a policy of their own and billed separately?

A. Since your son is over the age of 26, he may be eligible for the Young Adult Option, which is billed separately from your plan. The premium will be the full cost of individual coverage for the option he selects. If your daughter is eligible, she can be added as a dependent on your NYSHIP coverage up to age 26. If your daughter enrolls in the plan, you will pay the premium for family coverage.