

Dependent Definition Under Public Act 08-147

Categories : [Health Care Payment Assistance/Health Insurance](#), [Health Issues](#)

DEPENDENT DEFINITION UNDER PUBLIC ACT 08-147: HEALTH INSURANCE COVERAGE UNDER PARENTS' INDIVIDUAL OR GROUP PLAN FOR UNMARRIED CHILDREN UP TO AGE 26

— <https://www.cga.ct.gov/2008/ACT/Pa/pdf/2008PA-00147-R00HB-05158-PA.pdf>.

Connecticut law now allows parents to cover certain unmarried children up to the age of 26, under the parent's individual or group health insurance plan. Points to remember:

- "Dependent" does not follow the IRS definition of dependent. In other words, the adult child can have a job, be living in their own apartment, and still be covered by this law.
- The new law does not apply to policies issued outside of Connecticut.
- Adult children who were dropped prior to January 1 because of age can re-enroll.
- Coverage ends when the child
 - marries, or
 - becomes insured under their own employer's group plan, or
 - ceases to be a resident of Connecticut (unless they are under 19 or a full-time student), or
 - reaches age 26.
- There is no requirement that the employer contribute to the cost of the insurance, even if they do contribute to younger aged dependents. However, the employer needs to be careful not to discriminate between individuals in the same "class."
- If an employer's insurance plan does not cover dependents, they will not be required to cover them now. However, the employer's policy has to be applied to all employees.
- This is a state insurance law and does not apply to employers that offer self-insured plans. (There are a number of large employers in Connecticut that are self-insured).

FOR MORE INFORMATION: Contact your employee benefits administrator, or contact the Connecticut Insurance Department at: https://portal.ct.gov/cid/ContactUs?language=en_US.

SOURCES: Connecticut Department of Insurance

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