



## **Group Health Plan Will Provide Uninterrupted Coverage for Young Adults to Age 26 Effective Immediately**

The new health reform law, also known as the Patient Protection and Affordable Care Act (PPACA), will make big changes to how millions of U.S. residents receive their health benefits. One change that has received a lot of attention is a new requirement for health insurers and group health plans to allow dependents up to age 26 to remain on their parents' health plans. Under the PPACA, this new requirement takes effect for plan benefit years that start on or after September 23, 2010.

On April 23, Coventry Health Care made an important decision that our Company and all of our affiliated health plans, including Group Health Plan, will provide uninterrupted coverage for all young adult dependents under age 26 currently covered under their parents' policies. This change applies to our fully-insured group and individual family plans. Our decision took effect immediately and well in advance of the new health reform requirements.

We are pleased to allow recent college graduates and other young adult members to avoid a gap in coverage even before the new reform requirements take effect. At Coventry and all of our health plans, we know the importance of maintaining continuous affordable health coverage for young adults and people of all ages. Moving up the timetable makes good sense for everyone. It is also a way for Coventry and our health plans to provide assurance to parents that their children will continue to receive high-quality care at an affordable cost.

To learn more about these changes, please read the FAQs below.

### **What does this mean for our members?**

Coventry and all of our affiliated health plans will no longer dis-enroll any dependents under age 26 currently covered under their parents' policies for our fully insured group and individual family plans. The new policy takes effect immediately.

Dependents who would have no longer been eligible for health coverage as of April 23, 2010, or later will not be **dis-enrolled** and will have extended benefits until age 26.

### **What happens if a state has more generous requirements for coverage of dependents?**

Some states currently mandate dependent benefits that extend beyond age 26. We will continue to adhere to those state requirements, as we have in the past. As a result, there are no changes in those states. Please contact us with any state-specific questions.

### **How can members learn more about this change?**

Members can talk with their employer or call the customer service number shown on their Member ID card to learn more.

### **What are the next steps?**

In the coming months, the U.S. Department of Health and Human Services will issue many new rules and regulations that clarify how the new health reform law will work and its new requirements. We know this is an unprecedented time of change in health care. We pledge to communicate important updates to our business policies, benefit administration and other critical news in a timely manner. Please look for updates on our website.