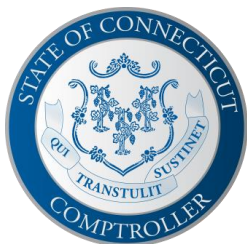


OFFICE OF THE STATE  
COMPTROLLER  
  
HEALTHCARE COST  
CONTAINMENT COMMITTEE



HEALTHCARE POLICY & BENEFIT  
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**HEALTHCARE POLICY AND BENEFIT DIVISION MEMORANDUM 2021-07**

**TO THE HEADS OF ALL STATE AGENCIES**

**DATE:** July 14, 2021  
**ATTENTION:** Human Resources and Payroll Officers, Business Managers  
**SUBJECT:** DENTAL COVERAGE FOR ADULT CHILDREN EFFECTIVE  
JULY 1, 2022

Recently enacted Public Act 21-149 requires dental plans to allow children, stepchildren and other dependent children to remain on their parents' dental insurance plan until they attain the age of 26 or obtain substitute coverage through their own employer. For our dental plans, this change will take effect beginning July 1, 2022.

Under the current dental plan eligibility rules, all children, except those certified as disabled, become ineligible for coverage under the parent's plan upon attainment of age 19. Disabled children aged 19 and older may remain on the plan if the parents apply for and obtain a certification from Anthem as to the child's disability. The Division is issuing this memorandum to explain how this benefit change will be implemented for children previously removed from coverage due to age.

Beginning July 1, 2022, the age for removing a child from a parent's dental plan will be changed from 19 to age 26—the same as it is for medical benefits. During Open Enrollment in 2022, dental plan members will have an opportunity to re-enroll children up to age 26 on their dental benefit coverage. With this change, parents will no longer have to apply for certification to keep a disabled dependent on the dental plan when the child turns 19. Certification of disabled status will occur in coordination with the child's medical benefit certification process at age 26.

In order to avoid the process of terminating coverage and then re-enrolling children turning 19 between July 1, 2021 and June 30, 2022 the Comptroller will continue dental coverage for this group through June 30, 2022 without interruption. Only dependent children who turned age 19 on or after July 1, 2021 and were removed from coverage will be reinstated at this time. This approach was approved by the Healthcare Cost Containment Committee for administrative convenience and based upon Cigna's determination that continuation of coverage for this group will not impact current premiums.

## **CONCLUSION**

As the new law will not take effect until the first day of the new plan year (July 1, 2022) employees should be advised that they will need to wait until open enrollment to re-enroll their children in dental benefits.