

## **Continuation of Coverage for Overage Disabled Children**

### **Background**

Employees with enrolled disabled children may continue coverage for these children beyond age 26 provided criteria are met under GIR Part II.C. and carrier approval is obtained. Enrollment in a UC medical plan is not necessary to enroll an overage disabled child in any UC non-medical plan.

For Eligible Employees who enroll an overage disabled child in a UC medical plan, the medical carrier will determine if the child is disabled at the time the initial application is made. Disabled children over 26 years of age who are approved for coverage under a UC medical plan are eligible for continued coverage under any other UC medical plan, the dental plan, the vision plan, the life plan, the AD&D plan, the group legal plan, and Supplemental Health Plans. For Eligible Postdoctoral Scholars, disabled children over 26 years of age who are approved for coverage under a UC medical plan are eligible for continued coverage under the medical plan, dental plan, vision plan, or life and AD&D plan under the Postdoctoral Scholar Benefits Program.

Eligible Employees and Eligible Postdoctoral Scholars seeking to enroll their overage disabled child in only UC non-medical plans, Eligible Employees and Eligible Postdoctoral Scholars must submit documentation certifying the disability by the child's medical carrier at the time of enrollment.

If enrollment is transferred between UC medical plans or between a non-UC medical plan to a UC medical plan, a new application under the new vendor may not be required, if documentation meeting the new carrier's requirements can be provided from the former provider or carrier. Carriers may request periodic proof of disability.

Coverage may continue under any plan as long as the child is continuously disabled, meets all other eligibility requirements listed above, and the Eligible Employee or Eligible Postdoctoral Scholar is covered under a medical plan. Upon request, Eligible Employees or Eligible Postdoctoral Scholars must provide verification of income tax dependency or verification of disabled dependent's eligibility for Social Security Income or Supplemental Security Income as a disabled person.

The following outlines the continuation of coverage process for disabled dependent children attaining age 26 (age-ins), for enrollment of overage disabled children of Eligible Employees or Eligible Postdoctoral Scholars, and the addition of newly-eligible overage disabled children of existing Eligible Employees or Eligible Postdoctoral Scholars. The attached charts summarize eligibility requirements as well as carrier procedures. Location, carrier, and Eligible Employee or Eligible Postdoctoral Scholar responsibilities in the process also are included.

## General

Newly-eligible overage disabled dependent children may be added to UC-sponsored plans during any Period of Initial Eligibility (PIE) and during Open Enrollment (OE). Currently-eligible overage disabled children may change UC plans during OE and the new medical vendor may honor certification from the former medical vendor, provided the enrollment falls within the new vendor's specified timeframe for verification.

### **Age-in Process (applies to dependents currently covered who are disabled):**

1. Carrier sends notification of upcoming disenrollment, and overage disabled continuation information, to employee or postdoctoral scholar three months before the child's 26<sup>th</sup> birthday.
2. Employee or Postdoctoral Scholar applies to medical plan carrier before the child's 26<sup>th</sup> birthday in accordance with carrier's requirements. Carrier is responsible for providing certification request form to member. Employee or Postdoctoral Scholar obtains information as requested on the form (e.g., treating physician's report, lab tests, etc.) and returns to carrier for determination.
3. Carrier determines disabled status.
4. Carrier sends written approval/denial notification to employee or Postdoctoral Scholar with a copy to the Benefits Manager and to the UCPath center.
5. UCPath updates system to ensure continuation of child's coverage if approved; if denied, automatic disenrollment should take place as scheduled (Benefits Manager should verify). (UCPath sends notification that ODC enrollment completed and/or denial.)

### **Any Period of Initial Eligibility**

1. Employee or postdoctoral scholar applies to carrier within 31-day PIE for determination of disabled status of overage child.
2. If the overage child is enrolling into UC coverage for the first time, the carrier determines disabled status of overage child.
3. Carrier sends written approval/denial notification to employee or postdoctoral scholar with a copy to the Benefits Manager.
4. Employee or postdoctoral scholar submits enrollment via Life Event form to enroll disabled child within 31 days of carrier approval notification.
5. If approved by carrier, coverage is retroactive to the first day of the PIE.

### **Transfers between UC-sponsored Medical Plans at PIE or OE**

1. Employee or postdoctoral scholar enrolls ODC within 31-day PIE.
2. When a group reports a dependent as a disabled dependent on the eligibility file, Medical Plan will enroll the dependent.
3. The Medical Plan's dependent certification review team will receive a weekly disabled dependent activity report.

4. If over the age of 26, a termination date of 90 days will be placed in the Medical Plan's system, and a certification packet will be mailed to the subscriber. The subscriber has 90 days to complete and return the application. If the application is not returned with proof of disability, the dependent will be terminated.

### **Enrolling ODCs into Non-Medical Plans Only**

1. Employee or postdoctoral scholar enrolls ODC into non-medical plans within 31-day PIE or OE.
2. Eligible Employees or Postdoctoral Scholars submits documentation certifying the disability by the child's medical carrier to UCPATH at the time of enrollment.

## **Carrier Responsibilities**

1. Provide application and/or information on required documentation necessary to determine disability upon request of employee or postdoctoral scholar.
2. If a physical exam is necessary for verification of the disability, provide presumptive coverage to the disabled child so that the exam will be covered by the plan.
3. Review application/medical documentation to determine disabled status. Carrier should accept medical attestation by a physician outside of carrier's network, provided that such documentation provides all information required and was created within the time limits specified in the carrier's policy.
4. Send written notification of approval/denial to employee or postdoctoral scholar.
5. Copy UCPATH on all approval/denial letters sent in response to application to continue coverage for disabled children.
6. If possible, carriers will indicate in approval letter that the employee or postdoctoral scholar should contact UCPATH within 31 days of notification to ensure continuation of coverage or eligibility for enrollment.
7. Conduct periodic review to determine disabled status and continuing eligibility; notify appropriate UCPATH personnel if coverage is terminated.

## **Employee or Postdoctoral Scholar Responsibilities**

1. Apply for continuation of coverage before the child's 26<sup>th</sup> birthday in accordance with carrier requirements.
2. Provide required medical documentation as proof of disability.
3. Ensure continuous medical coverage beyond the age of 26. If the employee or postdoctoral scholar is enrolling an eligible disabled child, employee or postdoctoral scholar should ensure that the disabled child has been continually enrolled in medical coverage since age 26.
4. Contact UCPATH within 31 days of carrier approval notification to ensure continuation of coverage.
5. Upon request, provide annual tax verification documentation, or proof of eligibility for Social

Security Income or Supplemental Security Income (SSI) as a disabled person.

## Benefits Office/UCPath Center Responsibilities

1. Counsel employees or postdoctoral scholars on eligibility requirements and procedures for continuation of coverage on overage disabled children.
2. Upon receipt of carrier approval, update system to ensure continuation of coverage beyond age 26.
3. Set appropriate disabled indicator flag in child's record on payroll system.

## Carrier Certification Process For Overage Disabled Children

	<b>Anthem Blue Cross</b>	<b>Health Net</b>	<b>Kaiser</b>
<b>Initial Certification</b>	<p>Anthem will notify subscriber that the child will be termed first of the month following the 26<sup>th</sup> birthday by sending the Overage Dependent Letter 60-days prior to the termination date.</p> <p>Anthem notifies the client via email to the location Benefits Manager. If request is by a retiree, Anthem notifies RASC via email.</p> <p>Subscriber submits the following to <del>the employer and</del> Anthem:</p> <ul style="list-style-type: none"> <li>▪ Completed “Overage Dependent Letter” and “Disabled Dependent Certification Form”. The forms can be found on the Group Admin Site or Anthem/UC Microsite</li> </ul>	<p>Health Net will notify subscriber that the child will be terminated on their 26<sup>th</sup> birthday.</p> <p>A completed Health Net Disabled Dependent Certification (DDC) form must be submitted. Health Net will review the completed form to verify all Health Net criteria are met. The dependent will be enrolled by UC once review is completed/approved.</p>	<p>Subscriber completes “Disabled Dependent Enrollment Application.” Once form is reviewed, status of approved/disapproved is mailed by Kaiser to subscriber and to UC.</p>

	<b>Anthem Blue Cross</b>	<b>Health Net</b>	<b>Kaiser</b>
<b>Re-Certification</b>	<p>Anthem will send subscriber Overage Dependent Letter 60-days prior to the termination date.</p> <p>Anthem notifies the client via email to the location Benefits Manager. If request is by a retiree, Anthem notifies RASC via email.</p> <p>Subscriber submits the following to the employer and Anthem:                      Completed "Overage Dependent Letter" and "Disabled Dependent Certification Form"</p> <p>The forms can be found on the Group Admin Site or Anthem/UC Microsite</p>	<p>There are 2 types of Disabled dependent certifications:</p> <ol style="list-style-type: none"> <li>1. Permanent = one certification only. No re-certification required.</li> <li>2. Temporary = requires recertification. Usually certified for either one or two years. This is really a case by case basis, depending on the diagnosis and prognosis of the individual dependent. Some are certified for a little as six months.</li> </ol>	<p>Kaiser Permanente verifies disabled dependent eligibility every 2 years if permanent, and requires recertification based on the date of temporary status if temporary.</p>

	<b>Anthem Blue Cross</b>	<b>Health Net</b>	<b>Kaiser</b>
<b>Paperwork Received and Certification Approval</b>	<p>When Anthem receives the completed documentation, Anthem will review the request within 5 business days.</p> <p>If the request is approved, Anthem will notify the subscriber, send an approval letter to the subscriber's residence, and update the Anthem eligibility system.</p> <p>If the request is approved, Anthem notifies the client via email to the location Benefits Manager. If it for a retiree's dependent, Anthem notifies RASC via email. This is so the appropriate disabled indicator flag can be added in the child's record at the local payroll system.</p> <p>If the documentation Anthem receives is incomplete, Anthem will not send a request for additional information. Anthem will send a termination letter to subscriber notifying of the end date of coverage. If the subscriber provides the completed information within 60-days of the end date, Anthem will reopen the request and review the information for certification.</p>	<p>Health Net will notify UC of approval.</p>	<p>Once form is received and reviewed, status of approved/disapproved is mailed by Kaiser to subscriber and to UC.</p>

	<b>Anthem Blue Cross</b>	<b>Health Net</b>	<b>Kaiser</b>
<b>Paperwork Declined</b>	<p>If request is denied, Anthem will send a termination letter to the subscriber's residence notifying of the end date.</p> <p>Anthem will notify the client of any deleted dependents via email to the location Benefits Manager.</p>	<p>Should a request be denied, Health Net will send a letter to the Subscriber explaining its decision. Health Net will also notify UC.</p>	<p>Once form is received status of approved/disapproved is mailed to subscriber and to UC.</p>
<b>Required</b>	<ol style="list-style-type: none"> <li>1. Overage Dependent Letter</li> <li>2. Disabled Dependent Certification Form</li> </ol> <p>The forms can be found on the Group Admin Site or Anthem/UC Microsite</p>	<p>The top portion of the attached Disabled Dependent Certification (DDC) form needs to be completed &amp; signed by the Subscriber and the bottom portion needs to be completed by the Disabled dependent's Physician and returned to the A&amp;G/Membership Case Coordinator directly (fax number (818) 676-7312).</p> <p>Subscribers enrolled in the Postdoctoral Scholar Benefit Plan should submit completed and signed certification to the A&amp;G/Membership Case Coordinator directly via fax number (818) 676-7411.</p>	<p>Disabled Dependent Enrollment Application</p>



