



UMass Chan
MEDICAL SCHOOL

Eunice Kennedy
Shriver Center

Insurance Resource Center for
Autism and Behavioral Health

LUNCH AND LEARN SERIES

Keeping Disabled Adults on a Parent's Policy After Age 26

Terri Farrell, Senior Project Manager

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About Us

- The Insurance Resource Center for Autism and Behavioral Health
UMass Chan Medical School, E.K. Shriver Center
www.massairc.org 774-455-4056 airc@umassmed.edu
- A Resource for Consumers, Providers, Employers, and Educators on Issues Related to Medical Insurance for Autism and Behavioral Health Treatments
 - Information and technical assistance by phone/e-mail
 - Assistance with issues related to accessing coverage for treatment, including MassHealth questions and issues.
 - Access to documents, including Legislation, FAQ's, Agency Bulletins, etc.
 - Webinars and Trainings on Insurance Laws and Related Topics

Keeping a Dependent on a Parent's Policy

Under the ACA (Affordable Care Act), children can remain on a parent's policy until age 26.

Disabled dependents can usually remain on a parent's policy after age 26.

- Parents need to apply to their employer for this coverage – advised to do so well before dependent turns 26.
- If the employer says yes, then contact your insurer for next steps.
- After a dependent turns 26 they are not able to be added back to a parent's policy, regardless of disability.

Frequently Asked Questions

1. Does this just apply to people with autism?
2. If my child has a job that provides insurance, can I put them back on my policy if they lose their job?
3. My child is older than 26 – what are my options
4. Will this affect premium assistance?

Frequently Asked Questions

- 5. What healthcare provider should complete the paperwork?**
- 6. What if I change jobs after my disabled dependent is 26 (and has been enrolled on my employer plan). Can he enroll on my new employer plan?**
- 7. My adult child became Medicare eligible. Can he remain on my employer plan after age 26? Which plan is primary?**
- 8. My child was not diagnosed until age 20. Will this be a problem?**

Contact Us

- Email: airc@umassmed.edu
- Phone: 774-455-4056
- Website: www.massairc.org
- Facebook: [@IRCABH](https://www.facebook.com/IRCABH)

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Questions?

