Insurance Resource Center for Autism & Behavioral Health

UMass Chan MEDICAL SCHOOL | Eunice Kennedy Shriver Center | Insurance Resource Center for Autism and Behavioral Health

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Cropped shot of a group of unrecognizable people holding hands

Options after Age 26: Health Insurance Information for Adult Disabled Dependents

My adult dependent has a disability and is on my family policy. What happens when they turn 26?

All adults can remain under a parent's policy until age 26. An adult disabled dependent can often remain on a parent's policy after age 26.

How do I keep my adult disabled dependent on my policy after they turn 26?

Parents need to apply to their employer or insurer for this coverage, as each company has different requirements. It is not a good idea to wait until the last minute – after you've received notice that because your adult disabled dependent is turning 26, they will be terminated from your policy. Instead, we recommend parents notify their employer or insurer early, – ideally 6-12 months before their 26th birthday – that their dependent has a disability and will need to remain on the policy.

Does this only apply to certain diagnoses?

This applies to any adult disabled dependent who has been diagnosed with a mental or physical disability. The disability needs to be documented (see below).



Instructor teaches sewing to adults with mental disabilities

What documentation is required?

Insurers all have different requirements, which is why we recommend applying early. At a minimum, the insurer is likely to require documentation of the disability from a medical professional, but they may also require you to submit additional information.

How long can my adult disabled dependent stay on the plan?

They can stay on the plan for as long as they would be able to if they were under 26. Usually this is as long as the parent has the plan, but some disabled dependents can continue under retiree benefits. Note: some insurers may only approve the coverage for a limited period and require a new application or review of the disability determination to continue coverage.

What if a parent changes jobs and/or insurance?

If the disabled dependent was on the previous employer plan, they can usually be enrolled in the new plan. However, we advise verifying this before changing plans.

My adult disabled dependent is receiving MassHealth. Can they remain on private insurance? If so, which plan is primary?

Yes, an adult disabled dependent who receives MassHealth can also have private insurance. In general, the private insurance is the primary plan, and MassHealth is the secondary plan.

Will MassHealth provide Premium Assistance for private insurance?

If your adult disabled dependent receives MassHealth and is also on your employer's policy, they are eligible for Premium Assistance (PA), with no age limit.

What are some of the benefits of maintaining my child on private insurance vs. just having MassHealth?

Besides the Premium Assistance benefit (PA Fact Sheet), private insurance may provide access to additional providers and specialists not available under MassHealth. For people with Autism and Behavioral Health needs, many MassHealth benefits end at age 21, and private insurance often has no age limit. Private insurance is especially important for people with autism spectrum disorder (ASD) who are accessing applied behavior analysis (ABA) through insurance.

I don't have access to employer insurance. Are there other options to obtaining private insurance for my adult disabled dependent?

It is possible to purchase private insurance. However, if a person has MassHealth, they are not able to purchase a plan from the Massachusetts Health Connector. They can instead purchase a "direct-buy" plan from one of the Massachusetts carriers, by contacting the specific company. Note: these plans are generally not eligible for Premium Assistance or other subsidies.

What if my adult disabled dependent is already older?

We recommend checking with your employer or insurer. It's not usually possible to add a disabled person back to a plan after the 26th birthday, but in some circumstances, an employer may allow this.

What happens when a parent starts receiving Medicare?

When a parent transitions to Medicare, they usually don't continue to have private insurance. For further information, you can consult a counselor familiar with Medicare benefits, through the state's "Serving the Health Information Needs of Everyone" (SHINE) program.

What happens when the disabled person becomes eligible for Medicare (or already has Medicare?

Medicare shouldn't affect the disabled person's ability to remail on a parent's policy beyond age 26. However, sometimes the primary insurance becomes secondary to Medicare. For more information, check our Fact Sheet on Medicare.

What should I be doing now?

- If your adult child with a disability is under 26 and covered on your policy, contact your insurer or employer to learn what specific steps you need to take to keep them on your policy at 26.
- If your adult child with a disability is under 26 and **not** covered on your policy, consider adding them back to your policy now.
- If your adult child with a disability is over 26, it is still worthwhile to ask your employer or insurer whether they might still allow you to include this child under your policy.



Portrait of a group of people pointing fingers forward together

For further information and assistance, please contact the IRC at 774-455-4056 or email airc@umassmed.edu. This fact sheet and other important information is available at our website, www.massairc.org.

Scan the QR Code to view this fact sheet online

https://bit.ly/4h7Icym

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