



TOWN OF WAYLAND

41 COCHITUATE ROAD
WAYLAND, MASSACHUSETTS 01778

STATEMENT ON EXPANDED ELIGIBILITY

THE AFFORDABLE CARE ACT

The Affordable Care Act (federal health reform legislation) expands eligibility for adult children of covered employees. Starting on the first health plan anniversary date following September 23, 2010, insurers and employers must extend health benefits eligibility to adult children of covered employees to the 26th birthday. In the case of plans grandfathered under the Act, if the adult child under age 26 is offered health insurance through his/her own employer, the Town of Wayland does not have to cover the adult child. The law would require the West Suburban Health Group (WSHG), the joint purchase group through which the Town of Wayland purchases health benefits, to adopt the expanded eligibility no later than July 1, 2011. The federal government has urged insurers to adopt the new eligibility rules before required by law. Some insurers have decided to allow adult children who graduated from school in May or June 2010 to remain on the parent's family plan until they reach age 26.

On June 16, 2010, to be effective June 1, 2010, the WSHG Board voted to allow adult children who were enrolled on the parent's health plan in May and June of this year to remain on the family plan until age 26 or until the adult child is offered health benefits through his/her employer. During the period June 1, 2010, through June 30, 2011, employers will not require statements from parents that the adult child is not eligible for coverage through another source. On July 1, 2011, the WSHG will fully comply with The Affordable Care Act by allowing all adult children to age 26 to enroll on the parent's family plan unless the adult child is offered coverage through his/her own employer.