
How to continue a parent's private health insurance when a child with I/DD is approaching age 26

Can a person with I/DD continue to have the parent's group health insurance after the age of 26?

All young adults can continue to be covered on their parents' private group health insurance until the age of 26. *However, under New Jersey law, when young adults have a disability, they can remain on their parent's fully insured group health plan after age 26 – and they can continue to have this private health insurance in addition to having Medicaid coverage.* To qualify for continuation of the parent's private group health insurance, the young adult child must be incapable of self-sustaining employment by reason of the disability and must remain chiefly dependent on the parent(s) for support and maintenance. Proof of incapacity must be furnished to the health insurance plan before the date on which the dependent coverage would normally end. The plan may require the parent to continue furnishing proof of disability and dependency in the future.

If possible, it is suggested that the parent contact the health insurance administrator at their place of employment a few months prior to their child's 26th birthday to obtain the proper forms and submit the necessary documentation in a timely manner. Occasionally, additional documentation of the disability may be required.

Although New Jersey law addresses continued coverage of a disabled dependent who was covered under the policy prior to the attainment of the limiting age, the law does not require that such coverage be maintained if the parent's coverage changes. For example, if the parent changes jobs after the child has attained age 26, the law does not require the new plan to make coverage available to the disabled adult child. Even though the coverage is not required it is possible the new plan will allow it. By all means – ask!