



Know Your Rights for Parents

The new health care law **expands coverage** by stating that adult children under age 26 are eligible to be on their parent's health insurance plan. In the past, that coverage often stopped at age 19 or upon graduation from college. Most employers and insurance companies are working hard to comply with the new law. However, some common myths may be discouraging families from taking full advantage of the benefit.

Let's make sure you **know your rights** as a parent and employee.

If your child is under 26 years old, they should be able to join your health insurance plan with only a few exceptions. [Link to FAQ's for Parents] Here are six **wrong** reasons for denying coverage that we have been hearing about from around the country.

Wrong Reason #1. Your child cannot join your plan because he/she no longer lives with you.

Wrong. *Your child does not need to live with you to be on your plan.*

Wrong Reason #2. Your child cannot join your plan because he/she does not live in the same state as you.

Wrong. *Your child can live in another state and still be on your plan.*

Wrong Reason #3. You cannot enroll your child on your plan because you do not claim him/her as a dependent on your tax return.

Wrong. *Your child can file taxes independently and still be on your plan.*

Wrong Reason #4. You cannot get your child covered under your insurance because he/she is no longer a full-time or part-time student.

Wrong. *Your child does not need to be a student to be on your plan.*

Wrong Reason #5. You cannot put a married child on your plan. That is just not possible,

Wrong. *Your child can be married and still be on your plan.*

Wrong Reason #6. Your child cannot be on your insurance because your employer is a "self-insurer" and the law does not apply to them.

Wrong. *The law applies to ALL employers offering family coverage, including self-insurers. This is an important change from old state laws.*