

**State Health Benefits Program and
School Employees' Health Benefits Program**

**HEALTH COVERAGE OF CHILDREN UNTIL AGE 26
Under the Patient Protection and Affordable Care Act**

Provisions of the federal Patient Protection and Affordable Care Act (PPACA) include the coverage of children until age 26.

Currently the State Health Benefits Program (SHBP) and School Employees' Health Benefits Program (SEHBP) permit the coverage of dependent children until age 23. Under the PPACA, the extended coverage until age 26 is **effective for the plan year beginning January 2011**.

ELIGIBILITY

Under the PPACA:

- A "child" is defined as an enrollee's child until age 26, regardless of the child's marital, student, or financial dependency status — even if the young adult no longer lives with his or her parents.
- Coverage will be extended to eligible children through December 31 of the year they turn age 26.
- The extension of coverage is only available if the adult child is not eligible to enroll in other employer-based coverage (aside from coverage through the parent).

ENROLLMENT