

**MARCH 24, 2011**  
**IMPORTANT NOTICE:**  
**MAYFLOWER MUNICIPAL HEALTH GROUP (MMHG)**  
**IMPORTANT UPDATED INFORMATION REGARDING EXTENSION OF**  
**DEPENDENT COVERAGE FOR ADULT CHILDREN TO AGE 26**

**~OPEN ENROLLMENT EFFECTIVE JULY 1, 2011~**

**National Health Care Reform provision Patient Protection and Affordable Care Act (PPACA)**

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in Mayflower Municipal Health Group. Individuals may request enrollment for such children for 30 days from the date of notice.

Enrollment will be effective July 1, 2011. For more information contact the ***Town of Hanover's Treasurer's Office*** at ***1-781-826-3571***

Please be advised that the annual open enrollment is here and now is the time to decide if you will be adding your adult child, that is under age 26, to your health insurance plan. The effective date for coverage is **July 1, 2011**. All enrollment forms to add adult children must be returned to the Treasurer's Office no later than ***2PM on APRIL 21, 2011***.

Please read through the frequently asked questions below in order to understand your options.

**Frequently Asked Questions:**

**Question: Who is included as an adult child dependent under the new reform law?**

**Answer: Adult dependents are the adult children of individuals covered by a group or individual health plan. Under the law, coverage must be granted to dependents up to age 26, regardless of their tax filing status, marital status, and financial dependency on their parent or eligibility elsewhere.**

**Question: When can I enroll my adult child (under age 26) on my policy and what documentation do I need to provide to have coverage?**

**Answer: Now is the time to complete the enrollment form to add your adult child (under age 26) to your health plan. All open enrollment applications must be received by the date indicated above in order to have coverage effective July 1, 2011. The subscriber must fill out a new enrollment application and provide a photocopy of the birth certificate showing parent-child relationship of subscriber and/or spouse or copy of placement letter by adoption agency.**

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**Frequently Asked Questions cont.**

**Question: I am enrolled in an HMO and my adult child (under age 26) lives outside the health plan's service area. May we retain the coverage we have and add the adult dependent?**

**Answer:** You may add your adult child (under age 26) living outside the health plan's service area to your current HMO policy but they will only be covered for emergency/urgent care with one follow up visit. You will need to decide if the entire family will switch to the Blue Cross Blue Shield Blue Care Elect PPO (if offered) which provides coverage throughout the United States. It is not a qualifying event to switch coverage at a later date (outside the open enrollment period) if services are needed and the adult child (under age 26) is living outside of the health plan's service area.

**Question: My adult child (under age 26) is currently on my plan as a full time student. Do I have to submit a new application?**

**Answer:** NO. You do not need to submit a new application if the adult child is already a dependent on your health plan.

**Question: What if my adult child (under age 26) is currently on COBRA coverage?**

**Answer:** You may cancel COBRA coverage for your adult child (under age 26) and complete an enrollment form to add your adult child to your policy, effective July 1, 2011.

**Question: When does coverage end for my adult child (under age 26) and what options are available for coverage once coverage ends?**

**Answer:** Coverage ends effective 12:01 a.m. on the dependent's 26<sup>th</sup> birthday. COBRA coverage is available for adult children that turn age 26 or you may call or go online to the Massachusetts Health Connector [www.mahealthconnector.org](http://www.mahealthconnector.org) (Phone 1-877-623-6765) for other options .

**CHECK OUT OUR WEBSITE FOR INFORMATION REGARDING INSURANCE PLANS, WELLNESS AND OTHER IMPORTANT INFORMATION AND LINKS. PLEASE REGISTER ONLINE TO RECEIVE OUR MONTHLY WELLNESS EMAIL UPDATES AND FUTURE NOTICES REGARDING SPECIAL PROGRAMS WITH INCENTIVES.**

**[WWW.MMHG.ORG](http://WWW.MMHG.ORG)**