



CareFirst Sales Flash

CareFirst 
Family of health care plans

For Distribution to Brokers/General Producers/Full-Service Producers Only
(Not intended for distribution to Groups and Members)

Date: December 19, 2016

Market: Groups 1-50 on DC Health Link

Change to Termination Date for Dependents Turning Age 26 Applies to Small Group Employers on DC Health Link

Background

As of July 1, 2016, all Washington, D.C.-based businesses with 50 or fewer full-time equivalent employees, not including owners, were required to purchase health insurance plan(s) through the DC Health Link, rather than directly from CareFirst BlueCross BlueShield and CareFirst Blue Choice, Inc. (CareFirst). Therefore, upon the groups' renewals in 2017, their ACA-compliant medical and dental coverage will be administered by the DC Health Link. Groups may purchase or retain existing dental coverage directly from CareFirst— see the sales flash issued November 2, 2016 for additional information.

Coverage changes for age 26 dependents on DC Health Link

Effective January 1, 2017, the termination date for employees' dependents turning age 26 will be extended to the end of the calendar year, rather than birthday month, for any medical or dental plan(s) purchased on the DC Health Link.

Exception

- **If an employee's dependent turns age 26 in 2016**, the dependent is ***not*** eligible for extended coverage and will be removed from their parent's medical and/or dental policy at the end of the month in which they turn 26.

CareFirst will mail a letter to Group Administrators renewing in 2017 to notify them of this change in termination date for dependents turning age 26.

No coverage changes for age 26 dependents on grandfathered or off-SHOP plans

Groups with grandfathered medical plans or dental or vision plans purchased directly from CareFirst (off-SHOP) are not included in the change noted above. These plans will continue to provide eligibility for dependents according to the current terms of their contract.

Groups with these plans may want to consider changing the age 26 eligibility to match the DC Health Link's provision during their renewal. Otherwise, their grandfathered medical and specialty plans purchased directly from CareFirst (off-SHOP) may have different dependent eligibility requirements than their coverage administered through DC Health Link.

Should you have any questions or would like to request a change to align the terms of your dental or vision plan with your medical plan, please contact your broker sales representative.

Sincerely,



Shekar Subramaniam
Vice President, Sales
Small Medium SBU