

Dependent Health Insurance Coverage to Age 26

Ohio State law previously mandated unmarried dependents remain on a covered parent's employer sponsored health insurance up to age 28, upon the request of the insured. Federal law requires employers to cover dependents up to age 26, married or unmarried.

Ohio House Bill 201 was passed March 23, 2015 and lowers coverage from 28 to up to the age of 26 to which health insurance coverage must be extended, upon the request of the insured, under certain health policies.

House Bill 201 states:

- The dependent age limit lowers from 28 to 26. This is effective when the group plan renews on or after January 1, 2016. Eligible dependent children must meet the following criteria: (1) be the child of the covered employee as defined under the plan or policy (2) have not yet reached their 26th birthday (3) do not have access to health insurance through their full time employer. Please note that the child does NOT have to live with or be financially dependent upon the parent to be eligible for coverage.

Please contact me or Jill Sulewski with any questions.

Susan Noble

Commissioner of Human Resources

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