



Legislative Update

June 25, 2009

Expanded Coverage for Adult Children Up to Age 30 in Pennsylvania

June 10, 2009 marked the enactment of Senate Bill 189, also known as Act 4 of 2009. This bill, signed by Governor Edward G. Rendell, expands health coverage for adult children up to age 30 of insured parents in the state of Pennsylvania.

Adult children are eligible for the expansion of health insurance if they:

- Are unmarried
- Have no dependents
- Are residents of the commonwealth of Pennsylvania or are enrolled as full time students
- Are not provided private insurance coverage
- Are not eligible or enrolled in government benefits

Act 4 of 2009 is effective 6 months after the act's signing or December 10, 2009. For contracts that are written after 180 days (6 months) the law is applicable on a rolling basis as contracts are written and renewed. Policies issued or renewed less than six months after the signing of the bill will have an effective date in the 2010 year. *See the examples below for additional clarification.*

Example 1: A policy is written or renewed February 1, 2010; more than 6 months after the signing of the bill. The provision will be effective as of the policy effective date or renewal date of February 1, 2010.

Example 2: A policy is written or renewed September 1, 2009; less than 6 months after the signing of the bill. Act 4 of 2009 will be effective September 1, 2010 for this policy.

It is important to note that coverage for dependent children up to age 30 is at the discretion of the policyholder (employer). The Pennsylvania Insurance Department does not preclude an increase in insurance premiums related to the expansion of dependent coverage for the additional years, as coverage for children will be provided at the employee's expense.

To review Senate Bill No. 189, [click here](#).

Questions may also be directed to the Pennsylvania Insurance Department at www.insurance.state.pa.us or www.heretohelp.pa.gov.

Please contact your Conner Strong representative with any questions, toll-free at 1-877-861-3220.

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