

## Chapter 177 of the Acts of 2022

Information Session #5 on Friday, November 18 at 1PM – Dependent Eligibility for Certain Disabled Adults (Sections 52, 52, 57, 60 and 62)

According to the provisions of M.G.L. 175, section 110; M.G.L. c. 176A, section 8BB; M.G.L. c. 176B, section 4BB; M.G.L. c. 176G, section 4T; and M.G.L. c. 176J, section 1.

Provisions identifying that coverage to eligible dependents under 26 years of age is expanded to include “or without regard to age, so long as the dependent, who is covered under the membership of the dependent’s parent as a member of a family group, is mentally or physically incapable of earning their own living due to disability.”

- 1) Is it clear what should be considered “as a member of a family group” or does the term require additional clarification? How can carriers request information to demonstrate that a person is a “member of a family group”? What types of information should be considered appropriate and sufficient to demonstrate this?
- 2) Is it clear what meant by the phrase “is mentally or physically incapable of earning their own living due to disability” or does the term require additional clarification? How can carriers request information to demonstrate that a person is “is mentally or physically incapable of earning their own living due to disability”? What types of information should be considered appropriate and sufficient to demonstrate this?
- 3) Will carriers need to establish new systems to allow these eligible persons to be on plans? Will new types of information need to be collected from employers in order to enroll dependents?
- 4) The legal changes apply to insured coverage that is issued or renewed in Massachusetts. Is this clear or would it be helpful to do a Q&A with examples of what this means? The law also applies to insured health plans. Would it be helpful to do a Q&A with examples of what this means? How will covered persons and providers know whether or not the law applies to them?
- 5) What types of provider and member education may be helpful to educate providers and members about the availability of these services?
- 6) Are there any barriers or privacy concerns that should be considered?