

* Please Note: Producers will receive this notice in two business days.

IBC announces early extension of dependent care coverage

Beginning June 1, Independence Blue Cross (IBC) will extend health insurance coverage for young adults up to age 26 who are currently covered by their parents' individual or employer-sponsored health plans.

One provision of the health care reform legislation signed into law last month by President Obama makes coverage available to adult children up to age 26, on the renewal date of their policy beginning on or after September 23, 2010. By allowing these young adults to remain on their parents' plans starting June 1, IBC is helping families avoid a potential gap in coverage until the new federal health care reform provision kicks in.

While the new reform law becomes effective on the renewal date of their policy beginning on or after September 23, 2010, IBC and the 38 other Blue plans in the Blue Cross Blue Shield Association (BCBSA) are choosing to extend health insurance coverage for these young adults beginning June 1. The Blue plans serve almost 100 million customers. IBC began discussions shortly after health care reform became law to determine how to help young people remain covered through their parents' plans, recognizing that unless health insurance coverage was extended earlier for these young adults, many young people could lose their coverage before then, only to be added back on when the provision takes effect.

IBC's extension applies to those dependents under 26 who currently have coverage and who would lose that coverage prior to the effective date of the new law. The extension will apply to IBC's individual policies and group policies provided to IBC's fully insured employer groups. IBC is encouraging large employers who self-fund their coverage with IBC to extend coverage to their employees' adult children who would otherwise lose their coverage before September.

As you may be aware, IBC recently sent letters to members who have dependents aging out of their policy or who have a dependent whose student status requires verification. Members were notified that dependents that did not meet eligibility requirements would have their coverage terminated effective April 30, 2010. In light of our recent policy change, we will be continuing coverage for the individuals who would have had their coverage terminated effective April 30, 2010 because of age or student status. We will reach out to customers to let them know that we will be extending coverage for these members.

We will keep you informed as we further define this policy and will provide you with advance copies of any customer communications that are sent. At this point, the extended coverage does not apply to individuals not currently enrolled with IBC. This is a separate issue that we are reviewing.

For more information on health care reform, visit www.ibx.com.

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