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## Blue Cross/Blue Shield Dependent Coverage

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# Blue Cross/Blue Shield Dependent Coverage

Submitted by Patricia Price

6/4/2010

## Question:

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This week I learned, after extended conversations with Gwen Allen at BX/BS and with Vicki Hodges in the Human Resources Department at GSU, that a covered dependent student does NOT become "dis-enrolled" from our PPO health care plan at the end of the month in which s/he graduates. There will be no gap in coverage for post-secondary students who attend school as much as 5 months during the calendar year 2010. Such students will be covered until 12/31/2010. Also, this fall, these dependents can be signed up for continued coverage until the last day they are 26 years old. In other words, they can be covered during their entire 26th year, even if they are not in school. My question is threefold: (1.) why has this information not been made more readily available to all GSU faculty and staff? (2.) have some eligible dependent students been erroneously dropped from the BX/BS roles? (3.) can an undated and official statement about dependent coverage be drafted, posted on the BX/BS Board of Regents website, and sent to all GSU faculty and staff?

## Rationale:

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All GSU faculty and staff who have post-secondary dependents on their BX/BS PPO plans need to know whether or not these children are eligible for continued health insurance coverage. Dependent coverage information given on the BX/BS Board of Regents website contradicts the coverage guidelines BX/BS is now following.

## SEC Response:

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6/7/2010: In response to the rfi submitted by Patricia Price, the Faculty Senate asked Vicki Hodges Assistant Director of Human Resources- Benefits to respond. The following is her

response to the rfi: In response to dependent coverage comments/questions. I have contacted the Board of Regents regarding the response that was given to us by the Customer Service Representative from BCBS. The PPO Plan is a self-insured plan by the Board of Regents. BCBS is the third party administrator of the PPO. If a dependent is not a full time student, they are no longer eligible for coverage under our insurance plan. The information that was given by the representative from BCBS, was incorrect. The Board of Regents will notify the appropriate persons at BCBS to correct the problem of giving out incorrect information. Pursuant to the Health Care Reform Bill, effective January 1, 2011, dependents will be eligible for health insurance coverage until they reach age 26. They will not need to be full time students to be eligible for coverage.

### **Senate Response:**

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Clara Krug (CLASS) expressed concern about dependent verification, Digital Measures and ADP being an “infliction of clerical work on faculty.”