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Group Health Plans and Health Insurance Issuers Relating to Dependent Coverage of Children to Age 26, etc.

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General Comment

45 CFR Parts 144, 146, and 147:

Provides for coverage for dependent children to age 26 years - maybe. However, this requirement appears not to apply to employer self insured plans even though those plans are implemented, administered and processed by recognized health insurance companies, i.e. Cigna. This provides a method for companies to bypass this provision (and others) by simply purchasing "self insured" policies from a health insurance provider. Currently, Davita Corp - the Nations' largest dialysis provider, has denied employees dependent coverage claiming the provision does not apply to employer base self insured health coverage.

This loophole needs to be plugged and coverage extended to all dependents to age 26 years regardless of the "perceived" owner of the insurance policy. If it is a health insurance policy, dependents should be covered.