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For immediate release:  
May 7, 2010

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## Oregon Insurers Extending Young Adult Coverage Early

**Salem, Oregon** – Many young adults in Oregon, including students graduating from college this spring, will not have to wait until the federal health reform bill takes effect later this year to stay on their parents' health plan.

The new federal health care law requires insurance companies to allow adult children to stay on their parents' plan until age 26, for plans sold or renewing after September 2010. However, Oregon's seven largest health insurers – which make up more than 90 percent of the private health insurance market in Oregon – are extending dependent coverage early.

“This will provide peace of mind for at least some graduating college students and their families,” said Cory Streisinger, director of the Oregon Department of Consumer and Business Services. “We applaud this voluntary action by Oregon insurers to help ensure continuous access to care for some young adults who might otherwise be uninsured.”

Many plans currently only allow young adults to stay on their parents' plan until they turn 23 or earlier if they are not a full-time student.

Although the dates vary, many insurance companies are extending the dependent coverage to age 26 starting in June. Families should check with their insurer or employer to see if this applies to them, and when. The early adoption may not apply to all employer-based plans; large employers that self-insure can make their own decision on whether to start the extension early.

Contact information for Oregon's seven largest insurance companies is below. However, if you get insurance through an employer, ask your human resources department about this.

- **Health Net Health Plan of Oregon, Inc.:** 1-888-802-7001
- **Kaiser Foundation Health Plan of the Northwest:** 503-813-2000 (Portland area) or 1-800-813-2000
- **LifeWise Health Plan of Oregon:** 1-800-596-3440
- **ODS Health Plan, Inc.:** 503-265-2964 or 1-888-217-2363
- **PacificSource Health Plans:** 1-866-999-5583
- **Providence Health Plan:** 503-574-7500 or 1-800-878-4445
- **Regence BlueCross BlueShield of Oregon:** 1-800-365-3155

In addition to these companies, a number of national companies that do business in Oregon are extending dependent coverage early. These include Aetna, Cigna, Humana, and UnitedHealthcare.

Adult children who have already been dropped from their parents' plan but would qualify to rejoin the plan under the new law generally will have to wait until after September 2010 or when the plan renews to obtain coverage. However, that is not always the case so check with your insurance company or employer.

Federal regulations are being written to clarify who qualifies as a dependent and when children who have been dropped from their parents' coverage can be reinstated.

Meanwhile, staying on a parents' plan will not be an option for every college graduate. For tips on other ways to obtain health insurance, visit: <http://tinyurl.com/postcollegeins>.

To learn more about health care reform, visit: <http://tinyurl.com/orhealthreform>.

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