

I discovered that no one at PHA fully understood what a dependent was. I researched the topic and added these pages. I also developed a figure that summarized the text. These pages are from the Billing Procedures manual from Pacific Heritage Assurance, a health care insurance provider.

Dependent Information

You can enter information for up to three dependents on the EN screen. If you have more dependents, use the Member Dependent Data screen (MD). Instructions are provided in “Adding Additional Dependents” on page 3.25.

The contractual definition of a dependent is the employee’s spouse or the employee’s unmarried child who is 19 years old or younger. The paragraphs below clarify this definition. The figure on page 3.19 summarizes this information.

Spouses and common law marriage. For the spouse to be covered, the employee and spouse must be legally married. If the spouse has a different last name, you are not required to send a Spousal Questionnaire. Because more married women are retaining their maiden names, you are not required to verify marital status when encountering couples with different last names.

No PHA markets except Idaho accept common law marriage as a basis for obtaining coverage for the spouse. In Idaho if the effective date of the common law marriage is prior to 1/1/96, then the spouse is covered. If the effective date of the Idaho common law marriage is after this date, then the spouse is not covered.

Students. In all PHA markets except Utah, a dependent can extend coverage past his or her 19th birthday by becoming a full-time student. Except in Utah, a full-time student is covered until he or she turns 25. In Utah, a dependent is automatically covered until he or she turns 26. In Utah the dependent does not need to become a student to have coverage extended until the dependent turns 26.

A part-time student is not covered. For example, a 20 year old part-time student is not covered. However, an 18 year old part-time student is covered because he or she is less than 19.

The definition of a school is very broad. The school does not need to be accredited. A trade school or a Mormon mission is acceptable. However, apprentice programs are not acceptable.

If the dependent’s student status is marked “Y” on the enrollment form, then add the dependent on the system giving coverage for one year (see page 3.20). Each year you will check the dependent’s student status and extend coverage for another year, as appropriate.

If the student status is unmarked, do not add the dependent on the system yet. Instead, send a student status form to the employee. Make a note on the ClaimFacts FM screen memo line (or in notes) that you sent the form for this dependent.

Unmarried dependent child. To be covered, the dependent child must be single. As soon as the dependent marries, he or she is not covered. For example, an unmarried 19 year old is covered; a single 24 year old full-time student is covered; a married 17 year old is not covered.

Grandchildren. In Oregon, if the mother is a covered dependent, then her child is covered. In the other PHA markets a grandchild is not covered. However, in some cases management may choose to cover a grandchild. For more information, refer to “Dependent Responsibility Form” presented later in this section.

Foster children. Foster children are not covered. Because placement is temporary and because the state has custody, foster children are not covered.

Armed forces. A dependent in the armed forces is not covered. However, if the dependent is in the National Guard or in the ROTC, they are covered with one exception. The exception is that the military covers injuries incurred while the dependent is performing his or her duties with the National Guard or ROTC. PHA provides coverage for the dependent while he or she is *not* performing military duties. Although PHA does not track whether a dependent is in the Nation Guard or ROTC, it is presumed that because the dependent would not be billed, PHA would not receive a claim for injuries incurred while performing military duties.

Disabled dependent. Do not add a disabled dependent on the system until the Health Statement and Physician's Statement of Disability forms are returned. No age limit applies for a disabled dependent. For example, a 30 year old disabled dependent is covered.

Depending on the type of disability you may have to recheck the disability status annually. If the dependent is physically disabled, you will recheck the disability status each year and extend coverage for another year, as appropriate. Recheck disability status by having the employee's physician complete another Physician's Statement of Disability form. If the dependent is mentality disabled, you do not need to verify disability status each year.

For information on adding the dependent after the disability information is returned, see "Adding Additional Dependents" on page 3.25.

Dependents eligible for Medicare. Add dependents who are eligible for Medicare to the system.

Dependents without coverage. If the employee marks "N" for coverage for the dependent, do not add that dependent on the system.

Dependent Responsibility Form. Occasionally, PHA management chooses to cover a dependent that falls outside the contractual definition of a dependent. To provide management with the information needed to evaluate the situation, send the employee a Dependent Responsibility Form (GB-1163). Management uses the information to determine whether a parent-child relationship exists between the employee and the dependent. For example, information about whether the dependent lives with the employee, whether dependent is financially dependent on the employee, and whether the employee claims the dependent as a dependent for tax purposes is very relevant.

