



Regence BlueCross BlueShield of Utah is an Independent Licensee of the Blue Cross and Blue Shield Association

Utah Dependent Eligibility

In September 2010, the Utah Insurance Department (UID) issued an emergency rule regarding dependent eligibility, including requirements for open enrollment periods. Recently, the Utah Insurance Department issued a final rule that addresses child-only plans. Under this new rule, Regence will offer the following:

- **Child only:** A child under age 19 who is applying for “child-only” coverage must first have applied to the Utah Comprehensive Health Insurance Pool (HIPUtah). If the applicant does not qualify for HIPUtah, he or she will be issued a certificate of insurability which requires Regence to offer Individual “child-only” insurance. Regence will offer continuous enrollment for these individuals if they apply for the new child-only policy within the period that such certificates of insurability guarantee acceptance on individual coverage under Utah Code 31A-30-108.
- **Existing Policy Additions:** A subscriber wishing to add a child younger than age 19 to the subscriber’s existing individual policy may do so (guaranteed issue) during the open enrollment period. The open enrollment periods are between May 1 and June 15, 2011 (for an effective date of July 1, 2011), or during an annual open enrollment, beginning 45 days before the policy’s renewal. A child younger than age 19 cannot be added to an existing individual policy at any other time, except as required by law (e.g., birth, adoption, or adoptive placement).
- **New Policy:** If an individual applies for a new policy and includes a child younger than 19 as a prospective dependent, that child will be accepted (guaranteed issue) for the same effective date as the individual applicant (provided the applicant is accepted).

This change became effective January 25, 2011. To view the complete rule, we invite you to visit the UID website <http://www.insurance.utah.gov/docs/rules/259New12-1-10.pdf>.

If you have any questions about this notice, please contact our Individual Sales department at 801-333-5555.