

Massachusetts Dependent Child Eligibility Extension

The Massachusetts Health Care Reform Act, Chapter 58 of the Acts of 2006, requires fully insured employer groups in Massachusetts to cover dependents: (a) through the day before a child's 26th birthday or (b) two years after the child loses federal tax dependent status, whichever occurs first.

- Full-time students and/or child federal tax dependents are eligible for family coverage until the day before their 26th birthday.
- Children who lose tax dependent status before their 26th birthday or who stop attending school on a full-time basis are eligible for a two-year (tax year) coverage extension under a family policy.
- The two-year extension begins on January 1st of the year in which the dependent child is no longer claimed as a federal tax dependent or stops attending school on a full-time basis. It will last through the earlier of:
 1. December 31st of the second tax year or
 2. The day before a dependent's 26th birthday.