

As of January 1, 2008, Indiana State Law changed so that employers MUST cover children until age 24 - - REGARDLESS OF STUDENT STATUS. They can be part-time, full-time or not in school at all. This new law is intended to save the state some of the money they would otherwise spend when un-insured Hoosiers in this age group go to the hospital emergency room. In fact, the new law does more: it means that kids are fully covered - - even for dental, prescriptions, eyeglasses, etc.

Here are several documents that describe this new law . . .

(1) HB1678.PDF - This is the law that was passed in 2007 and took effect on Jan 1, 2008. I highlighted the relevant paragraphs on pages 69, 76 and 78, in case you have to show proof to your employer. This PDF file was excerpted from the 3500-page full report of the 2007 legislative session:

http://www.in.gov/legislative/pdf/acts_2007.pdf

(2) HB1678(Brief).PDF - This is a brief version of HB1678.

(3) ISMA.PDF - This is a short 2007 legislative report from the Indiana State Medical Association. Again, I highlighted the relevant paragraph.

(4) Coverage.PDF - This came from a website that tracks health care laws by state:

<http://www.statecoverage.net/profiles/indiana.htm>

And, yet again, I highlighted the relevant paragraph.

This new law is helpful to those of us who have children over the age of 18, without health insurance. Unfortunately, the insurance lobby has made sure that the new law is not advertised. Note that the language of the act says that employers must provide coverage "if requested." Perhaps the insurance lobby got these two words inserted so that coverage is not MANDATED for all.

Please share this information with anyone else you know who has kids ages 18 - 24. This information may save them a lot of money and prevent some pain and suffering. And, of course, since I am not an attorney or tax expert, you should check with your own lawyer and/or tax expert to verify qualifications and to plead your case.