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Interim Final Rules for Group Health Plans and Health Insurance Issuers Relating to Dependent Coverage of Children to Age 26 Under the Patient Protection and Affordable Care Act

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Interim Final Rules for Group Health Plans and Health Insurance Issuers Relating to Dependent Coverage of Children to Age 26 Under the Patient Protection and Affordable Care Act

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General Comment

My son (age 22) and daughter (age 24) are covered under my group health insurance as my dependants. It is the same premium whether I have 1 child or 1000 children covered. The PPAC makes my son ineligible for my coverage since he soon will be eligible through his employer. His emplyer requires a contribution that he cannot afford, thus he will opt out. Yet he still will not qualify as a dependent for my policy. Why the ineligiblity clause in the PPAC now when it will not be in 2014?