



Over-age Dependents Quick Guide for Certified Enrollers

Overview

Covered California sends an informational [notice](#) to primary subscribers who may have over-age dependents enrolled on their health plan and are at risk of losing coverage and gives information on how the members may transition to an individual plan.

If the consumer receives the notice, it will be displayed in CalHEERS under the **Documents and Correspondents** page.

Enrollment Options for Over-age Dependents

- Over-age dependents who are no longer tax dependents will need to apply for their own health coverage on a separate application.
- Over-age dependents who are still tax dependents can remain a part of the application but must enroll in their own health plan by the end of the year that they turn 26.
- Over-age dependents eligible for Medi-Cal can enroll year-around.

Note: In 2025, CalHEERS functionality will not allow these relationships to enroll together.

Exception Criteria for Disabled Child

Over-age dependents must meet both of the following requirements for a disability exception:

1. They are unable to maintain employment due to a physically or mentally disabling injury, illness, or condition.
2. They are primarily dependent on the subscriber for support and care

If the individual(s) does not meet the above criteria, they are **NOT** considered for the disability exception for over-age dependents.

Special Enrollment Period

Dependents who experience an involuntary loss of coverage because they have turned 26 qualify for a Special Enrollment Period (SEP).

Note: A person without health coverage may be [subject to a tax penalty](#) for the months the consumer did not have coverage or an exemption.



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Terminating Covered California Health

If a consumer wants to terminate their Covered California health plan, they can do so by [logging into their Covered California account](#).

- Covered California requires at least 14 days advance notice to process this request. It is strongly recommended the dependent request plan termination to be effective at the end of the month.
- If the coverage needs to be terminated with fewer than 14 days advance notice, have the consumer contact the Covered California Consumer Service Center at (800) 300-1506.
- Agents can contact the Agent Service Center at (877) 453-9198 and Community Enrollment Partners can contact the CEC/PBE Help Line at (855) 324-3147 with the primary contact on the line.
- If an over-age dependent needs to terminate their vision coverage, please call the vision carrier directly.