

From: [Laura Clay Trueman](#)
To: [EBSA, E-OHPSCA - EBSA](#)
Subject: Comment on Interim Rule Keeping Young Adults Covered
Date: Tuesday, May 11, 2010 8:11:58 AM

Hi

I want you to make certain that those of us who were laid off from our jobs through the recession will be able to keep our young adults insured. Right now, our 21-year-old son is going “bare” even though he works full-time at a clothing store, lives at home, and would be a full-time college student if we had the funds to make that happen.

Here is my story:

I worked for UnitedHealth from 2007 to 2008. I was the conduit through which my family of 5 – a self-employed lawyer husband and then 14, 16, and 19-year-old children were covered. My son was on the plan by virtue of being a student at Catholic University.

In December 2008, the company eliminated my position.

I opted to keep the family covered through COBRA, at a cost of \$1200 per month.

After 15 months of job hunting, I landed a new job working for a 250 person company in the District of Columbia. Because my son is no longer a full-time student (we could not afford to keep him at Catholic University at \$50,000 per year), my new company would not pick him up as part of our new family insurance plan. (I am assuming that the new law will require that this company cover him come Sept 23.)

In the meantime, I tried to keep him covered through the COBRA plan we had with UnitedHealth. However, they also declined to continue him on COBRA because he is not currently a full-time student, although we hope he will be in the fall.

So, even though United was making public pronouncements in the paper that they were planning to insure young people ahead of the September deadline, this seemed to be narrowly interpreted. Only if you were graduating from college this spring would they keep you on the parent's plan. If your kid could not afford to be in college because they had cut you lose from employment in the middle of a recession, they would not keep you covered through til Sept 23.

My message is to encourage you to cover all the “loopholes” that are so carefully looked for by the insurance companies.

--

Laura