

Medical Policy

Adult Disabled Dependent

Policy Number: 104

Contents

Overview.....	1
Medicare Variation.....	1
Mass General Brigham ACO Variation.....	1
One Care and Senior Care Options Variation.....	1
Commercial and Qualified Health Plans Variation.....	1
Related Policies.....	2
Effective Dates.....	2
References.....	2

Overview

Mass General Brigham Health Plan considers certain adult disabled dependents of Commercial and Qualified Health Plan members to remain eligible for coverage under the member’s plan after 26 years of age. This document describes the criteria Mass General Brigham Health Plan uses to determine whether an individual, who is determined by the plan sponsor to be a dependent, is disabled for purposes of determining whether the dependent qualifies for such coverage.

Medicare Variation

Disabled dependent status is not relevant in determining eligibility for Medicare Advantage members.

Mass General Brigham ACO Variation

Disabled dependent status is not relevant in determining eligibility for Mass General Brigham ACO members.

One Care and Senior Care Options Variation

Disabled dependent status is not relevant in determining eligibility for One Care or SCO members.

Commercial and Qualified Health Plans Variation

Criteria

For the purposes of determining eligibility as described in that policy, Mass General Brigham Health Plan considers an individual to be disabled if one of the following criteria is met:

1. The dependent receives Social Security Insurance (SSI) or Social Security Disability Insurance (SSDI) benefits; or
2. The dependent has been evaluated by [MassAbility Disability Determination Services](#) and has been found to be eligible for SSI and/or SSDI; or
3. The dependent has a physical or mental disability, as evidenced by all of the following:
 - a. The dependent’s physician attests that the dependent meets all criteria for a specific physical or mental impairment listed in the Adult Listing of Impairments in the [Social Security Administration Blue Book](#); and

- b. The dependent’s physician attests that the disability related to that impairment has lasted at least 12 months, or is expected to last at least 12 months; and
- c. The attestations are supported by clinical documentation (including clinic notes).

Related Policies

- ENR-150, Adult Disabled Dependent

Effective Dates

April 2026: Effective date.

References

M.G.L. c. 175, §108.

