



Customer Service Tip: Aetna – How to Add a Spouse/Dependent to Policy

Does your Aetna® Individual client need to add a spouse or dependent child to his/her policy?

Aetna requires a newly completed [application form](#) to add a spouse or dependent child to an existing policy. The client should check the box “Add Spouse/Domestic Partner/Dependent Child to an Existing Plan” in the “Reason for Enrollment Form” section on the first page of the application. The application will be subject to underwriting, but medical questions only need to be answered for the spouse or child(ren) that are being added to the policy. Dependent children between ages 19-26 and spouses can be refused coverage or issued with a rate increase based on medical history. Children under age 19 cannot be refused coverage, but medical questions must still be answered to determine their final rate.

To add a newborn or adopted child, the client needs to complete the [Attestation for Newborn or Adopted Child/Children form](#) and submit it to Aetna within 30 days of the date of birth or adoption date. Aetna also requires a copy of the child’s birth certificate, adoption decree or legal documentation within 60 days of the birth or adoption date. Failure to provide this may result in termination of the coverage for the newly added dependent child.