
By: Senator Dorman

Introduced and read first time: January 13, 1997

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 Health Insurance - Dependent Children and Grandchildren - Coverage Requirements

3 FOR the purpose of altering certain provisions of law to require that certain insurers and
4 nonprofit health service plans provide or continue coverage under certain health
5 insurance policies and contracts, including policies and contracts issued to small
6 employers, to certain dependent children and grandchildren under a certain age
7 who are full-time students attending institutions of higher education.

8 BY renumbering

9 Article - Insurance

10 Section 15-1201(e) through (n), respectively

11 to be Section 15-1201(g) through (p), respectively

12 Annotated Code of Maryland

13 (1995 Volume and 1996 Supplement)

14 (As enacted by Chapter _____ (H.B. 11) of the Acts of the General Assembly of 1997)

15 BY repealing and reenacting, with amendments,

16 Article - Insurance

17 Section 8-428(a)

18 Annotated Code of Maryland

19 (1995 Volume and 1996 Supplement)

20 (As enacted by Chapter 36 of the Acts of the General Assembly of 1995)

21 BY repealing and reenacting, with amendments,

22 Article - Insurance

23 Section 15-402 and 15-403(b)

24 Annotated Code of Maryland

25 (1995 Volume and 1996 Supplement)

26 (As enacted by Chapter _____ (H.B. 11) of the Acts of the General Assembly of 1997)

27 BY adding to

28 Article - Insurance

29 Section 15-1201(e) and (f)

30 Annotated Code of Maryland

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1 (1995 Volume and 1996 Supplement)
2 (As enacted by Chapter ____ (H.B. 11) of the Acts of the General Assembly of 1997)

3 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
4 MARYLAND, That Section(s) 15-1201(e) through (n), respectively, of Article -
5 Insurance of the Annotated Code of Maryland (as enacted by Chapter ____ (H.B. 11) of
6 the Acts of the General Assembly of Maryland of 1997) be renumbered to be Section(s)
7 15-1201(g) through (p), respectively.

8 SECTION 2. AND BE IT FURTHER ENACTED, That the Laws of Maryland
9 read as follows:

10 **Article - Insurance**

11 8-428.

12 (a) In this section, "eligible children" means:

13 (1) children under the minimum age for adult membership but not more
14 than 18 years old at the time of application; OR

15 (2) FOR THE PURPOSE OF RECEIVING HEALTH INSURANCE BENEFITS
16 ONLY, CHILDREN UNDER THE AGE OF 26 YEARS AT THE TIME OF APPLICATION WHO
17 ARE FULL-TIME STUDENTS ATTENDING AN INSTITUTION OF HIGHER EDUCATION
18 AND DEPENDENT ON THE MEMBER FOR FINANCIAL SUPPORT.

19 15-402.

20 (a) This section applies to:

21 (1) each individual or group health insurance policy that is issued in the
22 State; and

23 (2) each contract that is issued in the State by a nonprofit health service
24 plan.

25 (b) (1) Notwithstanding any limiting age stated in a policy or contract subject to
26 this section, a child or grandchild shall continue to be covered under the policy or
27 contract as a dependent of an employee, member, or other covered individual if the child
28 or grandchild:

29 (i) 1. is unmarried;

30 [(ii)] 2. is chiefly dependent for support on the employee, member,
31 or other covered individual; and

32 [(iii)] 3. at the time of reaching the limiting age, is incapable of
33 self-support because of mental or physical incapacity that started before the child or
34 grandchild attained the limiting age; OR

35 (II) 1. IS UNMARRIED;

36 2. IS UNDER THE AGE OF 26 YEARS;

4

1 (1) AN INDIVIDUAL WHO IS UNDER THE AGE OF 19 YEARS; OR

2 (2) AN INDIVIDUAL WHO IS UNDER THE AGE OF 26 YEARS AND A
3 FULL-TIME STUDENT ATTENDING AN INSTITUTION OF HIGHER EDUCATION.

4 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
5 October 1, 1997.