
By: **Delegate Heller**

Introduced and read first time: February 10, 2006

Assigned to: Health and Government Operations

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Coverage for Part-Time Students With Disabilities**

3 FOR the purpose of providing that insurers, nonprofit health service plans, and
4 health maintenance organizations that provide health benefits to certain
5 full-time students may not exclude health benefits for certain students who are
6 enrolled less than full time at an institution of higher education as a result of a
7 certain disability under certain circumstances; and generally relating to health
8 insurance coverage for students.

9 BY adding to
10 Article - Health - General
11 Section 19-706(ggg)
12 Annotated Code of Maryland
13 (2005 Replacement Volume and 2005 Supplement)

14 BY adding to
15 Article - Insurance
16 Section 15-417
17 Annotated Code of Maryland
18 (2002 Replacement Volume and 2005 Supplement)

19 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
20 MARYLAND, That the Laws of Maryland read as follows:

21 **Article - Health - General**

22 19-706.

23 (GGG) THE PROVISIONS OF § 15-417 OF THE INSURANCE ARTICLE APPLY TO
24 HEALTH MAINTENANCE ORGANIZATIONS.

1

Article - Insurance

2 15-417.

3 (A) THIS SECTION APPLIES TO INSURERS, NONPROFIT HEALTH SERVICE
4 PLANS, AND HEALTH MAINTENANCE ORGANIZATIONS THAT ISSUE OR DELIVER
5 INDIVIDUAL, GROUP, OR BLANKET HEALTH INSURANCE POLICIES OR CONTRACTS IN
6 THE STATE.

7 (B) AN ENTITY SUBJECT TO THIS SECTION THAT PROVIDES HEALTH
8 BENEFITS TO FULL-TIME STUDENTS OVER THE AGE OF 18 MAY NOT EXCLUDE
9 HEALTH BENEFITS FOR A STUDENT OVER THE AGE OF 18 WHO:

10 (1) IS ENROLLED LESS THAN FULL TIME AS A RESULT OF A
11 DOCUMENTED DISABILITY, AS DETERMINED BY A DISABILITY SERVICES
12 PROFESSIONAL EMPLOYED BY THE INSTITUTION OF HIGHER EDUCATION THAT THE
13 STUDENT ATTENDS; AND

14 (2) IS MAINTAINING A COURSE LOAD OF AT LEAST 7 CREDIT HOURS PER
15 SEMESTER.

16 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
17 October 1, 2006.