

HOUSE BILL 714

C3

7lr1679

By: **Delegate McKee**

Introduced and read first time: February 8, 2007

Assigned to: Health and Government Operations

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Coverage for Returning Veterans – Limiting Age for**
3 **Students**

4 FOR the purpose of requiring certain insurers, nonprofit health service plans, and
5 health maintenance organizations that provide coverage for certain students
6 over a certain age under a parent's health insurance policy or contract to
7 provide coverage for certain students who were on active military duty for a
8 certain period of time under certain circumstances; providing that the required
9 coverage is only for a certain period of time; authorizing certain entities to
10 require certain proof; providing for the application of this Act; and generally
11 relating to health insurance coverage for students who are returning veterans.

12 BY adding to

13 Article – Health – General
14 Section 19–706(jjj)
15 Annotated Code of Maryland
16 (2005 Replacement Volume and 2006 Supplement)

17 BY adding to

18 Article – Insurance
19 Section 15–418
20 Annotated Code of Maryland
21 (2006 Replacement Volume and 2006 Supplement)

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

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



Article – Health – General

2 19-706.

3 **(JJJ) THE PROVISIONS OF § 15-418 OF THE INSURANCE ARTICLE APPLY**
4 **TO HEALTH MAINTENANCE ORGANIZATIONS.**

Article - Insurance

6 15-418.

15 (B) SUBJECT TO SUBSECTION (C) OF THIS SECTION, AN ENTITY
16 SUBJECT TO THIS SECTION THAT PROVIDES COVERAGE FOR FULL-TIME
17 STUDENTS OVER THE AGE OF 18 YEARS UNDER A PARENT'S HEALTH INSURANCE
18 POLICY OR CONTRACT SHALL PROVIDE COVERAGE FOR A FULL-TIME STUDENT
19 WHO HAS ATTAINED THE LIMITING AGE SPECIFIED IN THE POLICY OR
20 CONTRACT IF THE STUDENT:

21 (1) WAS ON ACTIVE MILITARY DUTY FOR A PERIOD OF TIME
22 WHILE THE STUDENT WAS OVER THE AGE OF 18 YEARS BUT BEFORE THE
23 STUDENT ATTAINED THE LIMITING AGE SPECIFIED IN THE POLICY OR
24 CONTRACT:

25 (2) WAS NOT COVERED UNDER THE PARENT'S POLICY OR
26 CONTRACT DURING THE PERIOD OF ACTIVE MILITARY DUTY; AND

27 (3) IS CURRENTLY A FULL-TIME STUDENT BUT IS OVER THE
28 LIMITING AGE FOR FULL-TIME STUDENTS IN THE POLICY OR CONTRACT.

1 **(C) AN ENTITY SUBJECT TO THIS SECTION IS REQUIRED TO PROVIDE**
2 **COVERAGE TO THE FULL-TIME STUDENT ONLY FOR A PERIOD OF TIME EQUAL**
3 **TO THE PERIOD OF TIME THAT THE STUDENT WAS ON ACTIVE MILITARY DUTY**
4 **BUT HAD NOT ATTAINED THE LIMITING AGE FOR FULL-TIME STUDENTS**
5 **SPECIFIED IN THE POLICY OR CONTRACT.**

6 **(D) AN ENTITY SUBJECT TO THIS SECTION MAY REQUIRE PROOF THAT**
7 **THE STUDENT TO BE COVERED UNDER THE POLICY OR CONTRACT:**

8 **(1) IS CURRENTLY A FULL-TIME STUDENT; AND**

9 **(2) WAS ON ACTIVE MILITARY DUTY FOR A SPECIFIED PERIOD OF**
10 **TIME.**

11 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
12 policies, contracts, and health benefit plans issued, delivered, or renewed in the State
13 on or after October 1, 2007.

14 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
15 October 1, 2007.