

# HOUSE BILL 714

C3

71r1679

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By: **Delegate McKee**

Introduced and read first time: February 8, 2007

Assigned to: Health and Government Operations

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## 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:

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **Article - Health - General**

2 19-706.

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

5 **Article - Insurance**

6 **15-418.**

7 **(A) THIS SECTION APPLIES TO:**

8 **(1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT**  
9 **PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR**  
10 **GROUPS ON AN EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE**  
11 **POLICIES OR CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE; AND**

12 **(2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE**  
13 **HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS**  
14 **UNDER CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.**

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.