

SENATE BILL 1022

C4

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By: **Senator Middleton**

Constitutional Requirements Complied with for Introduction in the last 35 Days of Session

Introduced and read first time: March 9, 2007

Assigned to: Rules

A BILL ENTITLED

1 AN ACT concerning

2 **Group Life Insurance – Additional Insureds – Domestic Partners**

3 FOR the purpose of authorizing insurers that issue certain policies of group life
4 insurance to extend coverage to the domestic partner of the employee or
5 member who is covered under a policy of group life insurance; providing that the
6 term “domestic partner” has the meaning stated in the policy; prohibiting the
7 insurance on the life of the domestic partner from exceeding the amount of
8 insurance on the life of the insured employee or member; requiring the
9 policyholder to pay the premium for the insurance on the domestic partner from
10 certain funds; providing that the domestic partner insured under the policy is
11 entitled to certain rights of conversion under certain circumstances; and
12 generally relating to coverage for domestic partners under policies of group life
13 insurance.

14 BY repealing and reenacting, with amendments,
15 Article – Insurance
16 Section 17–209
17 Annotated Code of Maryland
18 (2006 Replacement Volume and 2006 Supplement)

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

21 **Article – Insurance**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 17-209.

2 (a) (1) Insurance under a policy of group life insurance issued in
3 accordance with §§ 17-201 through 17-205 of this subtitle may be extended to cover
4 the spouse[and], **DOMESTIC PARTNER, OR** dependent children of each insured
5 employee or member who elects to obtain the coverage.

6 (2) The policy may provide that the term “dependent children”
7 includes:

8 (i) an insured employee’s or member’s child under 18 years of
9 age; and

10 (ii) an insured employee’s or member’s child 18 years of age or
11 older who attends an educational institution and relies on the insured employee or
12 member for financial support.

13 **(3) THE TERM “DOMESTIC PARTNER” HAS THE MEANING STATED IN**
14 **THE POLICY.**

15 ~~[(3)]~~ (4) The insurance on the life of a spouse, **DOMESTIC PARTNER,** or
16 child may not exceed the amount of the insurance on the life of the insured employee
17 or member.

18 (b) The policyholder shall pay the premium for the insurance on the spouse,
19 **DOMESTIC PARTNER,** or child:

20 (1) wholly from the funds of the policyholder or funds contributed by
21 the policyholder;

22 (2) wholly from funds contributed by the insured employees or
23 members; or

24 (3) partly from the funds of the policyholder or funds contributed by
25 the policyholder and partly from funds contributed by the insured employees or
26 members.

27 (c) A spouse, **DOMESTIC PARTNER,** or dependent child insured under this
28 section is entitled to:

1 (1) the rights of conversion under § 17–309 of this title, if employment
2 of the employee or membership in the class or classes eligible for insurance under the
3 policy is terminated; and

4 (2) the rights of conversion under § 17–310 of this title, if the policy of
5 group life insurance terminates or is amended to terminate the insurance of the
6 spouse, **DOMESTIC PARTNER**, or dependent child.

7 (d) Notwithstanding § 17–308 of this title, only one certificate must be issued
8 for each family unit if a statement about a dependent’s coverage is included in the
9 certificate.

10 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
11 October 1, 2007.