

# MAINE STATE LEGISLATURE

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# 122nd MAINE LEGISLATURE

## SECOND REGULAR SESSION-2006

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Legislative Document

No. 2014

S.P. 777

In Senate, February 14, 2006

### An Act Protecting Youth from Losing Health Insurance Coverage

(AFTER DEADLINE)

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Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 205.

Reference to the Committee on Insurance and Financial Services suggested and ordered printed.

A handwritten signature in cursive script that reads "Joy J. O'Brien".

JOY J. O'BRIEN  
Secretary of the Senate

Presented by Senator MAYO of Sagadahoc.  
Cosponsored by Representative PERRY of Calais and  
Representatives: BRAUTIGAM of Falmouth, MARRACHÉ of Waterville.

2 Be it enacted by the People of the State of Maine as follows:

4 Sec. 1. 24-A MRSA §2742-A is enacted to read:

6 **§2742-A. Extension of coverage for dependent children with  
mental or physical illness**

8 Notwithstanding section 2703, subsection 3, in an individual  
10 health insurance policy coverage must continue for a dependent  
12 child up to 24 years of age who is unable to maintain enrollment  
14 in postsecondary education due to mental or physical illness if  
16 coverage under the policy would otherwise terminate because the  
18 policy conditions eligibility for coverage of dependent children  
20 of a specified age on enrollment in postsecondary education.

22 Sec. 2. 24-A MRSA §2833-A is enacted to read:

24 **§2833-A. Extension of coverage for dependent children with  
mental or physical illness**

26 Notwithstanding section 2822, in a group health insurance  
28 policy coverage must continue for a dependent child up to 24  
30 years of age who is unable to maintain enrollment in  
32 postsecondary education due to mental or physical illness if  
34 coverage under the policy would otherwise terminate because the  
36 policy conditions eligibility for coverage of dependent children  
38 of a specified age on enrollment in postsecondary education.

40 Sec. 3. 24-A MRSA §4233-A is enacted to read:

42 **§4233-A. Extension of coverage for dependent children with  
mental or physical illness**

44 Notwithstanding section 2703, subsection 3 and section 2822,  
46 in an individual or group health insurance policy coverage must  
48 continue for a dependent child up to 24 years of age who is  
50 unable to maintain enrollment in postsecondary education due to  
mental or physical illness if coverage under the policy would  
otherwise terminate because the policy conditions eligibility for  
coverage of dependent children of a specified age on enrollment  
in postsecondary education.

SUMMARY

This bill requires individual and group health insurance policies to continue coverage for dependent children up to 24 years of age who are unable to maintain enrollment in college due to mental or physical illness if they would otherwise terminate coverage due to a requirement that dependent children of a specified age be enrolled in college to maintain eligibility.