

MAINE STATE LEGISLATURE

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Date: 4/24/17

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INSURANCE AND FINANCIAL SERVICES

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STATE OF MAINE
HOUSE OF REPRESENTATIVES
123RD LEGISLATURE
FIRST REGULAR SESSION

COMMITTEE AMENDMENT "A" to H.P. 640, L.D. 841, Bill, "An Act To Extend Health Insurance Coverage for Dependent Children up to 25 Years of Age"

Amend the bill by striking out everything after the enacting clause and before the summary and inserting the following:

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

§2742-B. Mandatory offer to extend coverage for dependent children up to 25 years of age

1. Dependent child; definition. As used in this section, "dependent child" means the child of a person covered under an individual health insurance policy when that child:

- A. Is unmarried;
- B. Has no dependent of the child's own;
- C. Is a resident of this State or is enrolled as a full-time student at an accredited public or private institution of higher education; and
- D. Is not provided coverage under any other individual or group health insurance policy or health maintenance organization contract or under a federal or state government program.

2. Offer to extend coverage. Notwithstanding section 2703, subsection 3, an individual health insurance policy that provides coverage for a dependent child must offer to extend coverage, at the option of the policyholder, until the dependent child is 25 years of age. An insurer may require, as a condition of eligibility for continued coverage in accordance with this section, that a covered person seeking continued coverage for a dependent child provide written documentation on an annual basis that the dependent child meets or continues to meet the requirements in subsection 1.

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

COMMITTEE AMENDMENT

REC

1 **§2833-B. Mandatory offer to extend coverage for dependent children up to 25 years**
2 **of age**

3 **1. Dependent child; definition.** As used in this section, "dependent child" means
4 the child of a person covered under a group health insurance policy when that child:

- 5 A. Is unmarried;
- 6 B. Has no dependent of the child's own;
- 7 C. Is a resident of this State or is enrolled as a full-time student at an accredited
8 public or private institution of higher education; and
- 9 D. Is not provided coverage under any other individual or group health insurance
10 policy or health maintenance organization contract or under a federal or state
11 government program.

12 **2. Offer to extend coverage.** Notwithstanding section 2822, a group health
13 insurance policy that provides coverage for a dependent child must offer to extend
14 coverage, at the option of the policyholder, until the dependent child is 25 years of age.
15 An insurer may require, as a condition of eligibility for continued coverage in accordance
16 with this section, that a covered person seeking continued coverage for a dependent child
17 provide written documentation on an annual basis that the dependent child meets or
18 continues to meet the requirements in subsection 1.

19 **Sec. 3. 24-A MRSA §4233-A**, as enacted by PL 2005, c. 532, §3, is amended to
20 read:

21 **§4233-A. Extension of coverage for dependent children**

22 An individual or group health maintenance organization contract that provides
23 coverage for a dependent child at certain ages only if the child is a student must continue
24 that coverage if the child is unable to remain enrolled in school on a full-time basis due to
25 a mental or physical illness or an accidental injury. This coverage may be terminated at
26 the age at which coverage for students terminates under the terms of the contract. An
27 insurer ~~A health maintenance organization~~ may require, as a condition of eligibility for
28 continued coverage in accordance with this section, that the student provide written
29 documentation from a health care provider and the student's school that the student is no
30 longer enrolled in school on a full-time basis due to a mental or physical illness or
31 accidental injury.

32 **Sec. 4. 24-A MRSA §4233-B** is enacted to read:

33 **§4233-B. Mandatory offer to extend coverage for dependent children up to 25 years**
34 **of age**

35 **1. Dependent child; definition.** As used in this section, "dependent child" means
36 the child of a person covered under an individual or group health maintenance
37 organization contract when that child:

- 38 A. Is unmarried;
- 39 B. Has no dependent of the child's own;

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1 C. Is a resident of this State or is enrolled as a full-time student at an accredited
2 public or private institution of higher education; and

3 D. Is not provided coverage under any other individual or group health insurance
4 policy or health maintenance organization contract or under a federal or state
5 government program.

6 2. Offer to extend coverage. An individual or group health maintenance
7 organization contract that provides coverage for a dependent child shall offer to extend
8 coverage, at the option of the contract holder, until the dependent child is 25 years of age.
9 An insurer may require, as a condition of eligibility for continued coverage in accordance
10 with this section, that a covered person seeking continued coverage for a dependent child
11 provide written documentation on an annual basis that the dependent child meets or
12 continues to meet the requirements in subsection 1.

13 **Sec. 5. Application.** The requirements of this Act apply to all policies, contracts
14 and certificates executed, delivered, issued for delivery, continued or renewed in this
15 State on or after the effective date of this Act. For purposes of this Act, all contracts are
16 deemed to be renewed no later than the next yearly anniversary of the contract date.'

17 **SUMMARY**

18 This amendment replaces the bill. The amendment requires individual and group
19 health insurance policies to offer to continue coverage for a dependent child up to 25
20 years of age at the option of policyholders. The amendment defines a dependent child as
21 a child of a person covered under the policy when that child is unmarried, has no
22 dependents, is a State resident or enrolled as a full-time student and is not provided health
23 coverage under another policy or under a federal or state program.

24 **FISCAL NOTE REQUIRED**
25 **(See attached)**



Approved: 04/07/07 *MAC*

123rd MAINE LEGISLATURE

LD 841

LR 410(02)

An Act To Extend Health Insurance Coverage for Dependent Children up to 25 Years of Age

Fiscal Note for Bill as Amended by Committee Amendment "A"

Committee: Insurance and Financial Services

Fiscal Note Required: Yes

Fiscal Note

Minor cost increase - All Funds

Fiscal Detail and Notes

Any additional costs to the State Employee Health Program, to the Dirigo Health Program, or to the Bureau of Insurance in the Department of Professional and Financial Regulation are expected to be minor and can be absorbed utilizing existing budget resources.