

# MAINE STATE LEGISLATURE

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# 123rd MAINE LEGISLATURE

## FIRST REGULAR SESSION-2007

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Legislative Document

No. 841

H.P. 640

House of Representatives, February 23, 2007

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

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

*Millicent M. MacFarland*  
MILLICENT M. MacFARLAND  
Clerk

Presented by Representative BARSTOW of Gorham.  
Cosponsored by Representatives: TREAT of Farmingdale, VALENTINO of Saco, Senator STRIMLING of Cumberland and Representatives: BRAUTIGAM of Falmouth, CAIN of Orono, Speaker CUMMINGS of Portland, GERZOFKY of Brunswick, PINGREE of North Haven, SILSBY of Augusta, Senators: BARTLETT of Cumberland, SCHNEIDER of Penobscot.

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

2 **Sec. 1. 24-A MRSA §2742-A**, as enacted by PL 2005, c. 532, §1, is amended to  
3 read:

4 **§2742-A. Extension of coverage for dependent children**

5 Notwithstanding section 2703, subsection 3, an individual health insurance policy  
6 that provides coverage for a dependent child at certain ages only if the child is a student  
7 must continue that coverage if until the child is ~~unable to remain enrolled in school on a~~  
8 ~~full-time basis due to a mental or physical illness or an accidental injury~~ 25 years of age if  
9 the child is dependent upon the policyholder and the child has no dependents of the  
10 child's own. ~~This coverage may be terminated at the age at which coverage for students~~  
11 ~~terminates under the terms of the policy. An insurer may require, as a condition of~~  
12 ~~eligibility for continued coverage in accordance with this section, that the student provide~~  
13 ~~written documentation from a health care provider and the student's school that the~~  
14 ~~student is no longer enrolled in school on a full-time basis due to a mental or physical~~  
15 ~~illness or accidental injury.~~

16 **Sec. 2. 24-A MRSA §2833-A**, as enacted by PL 2005, c. 532, §2, is amended to  
17 read:

18 **§2833-A. Extension of coverage for dependent children**

19 Notwithstanding section 2822, a group health insurance policy that provides coverage  
20 for a dependent child at certain ages only if the child is a student must continue that  
21 coverage if until the child is ~~unable to remain enrolled in school on a full-time basis due~~  
22 ~~to a mental or physical illness or an accidental injury~~ 25 years of age if the child is  
23 dependent upon the policyholder and the child has no dependents of the child's own. ~~This~~  
24 ~~coverage may be terminated at the age at which coverage for students terminates under~~  
25 ~~the terms of the policy. An insurer may require, as a condition of eligibility for continued~~  
26 ~~coverage in accordance with this section, that the student provide written documentation~~  
27 ~~from a health care provider and the student's school that the student is no longer enrolled~~  
28 ~~in school on a full-time basis due to a mental or physical illness or accidental injury.~~

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

31 **§4233-A. Extension of coverage for dependent children**

32 An individual or group health maintenance organization contract that provides  
33 coverage for a dependent child at certain ages only if the child is a student must continue  
34 that coverage if until the child is ~~unable to remain enrolled in school on a full-time basis~~  
35 ~~due to a mental or physical illness or an accidental injury~~ 25 years of age if the child is  
36 dependent upon the policyholder and the child has no dependents of the child's own. ~~This~~  
37 ~~coverage may be terminated at the age at which coverage for students terminates under~~  
38 ~~the terms of the contract. An insurer may require, as a condition of eligibility for~~  
39 ~~continued coverage in accordance with this section, that the student provide written~~  
40 ~~documentation from a health care provider and the student's school that the student is no~~

1 ~~longer enrolled in school on a full time basis due to a mental or physical illness or~~  
2 ~~accidental injury.~~

3

### SUMMARY

4 This bill requires individual and group health insurance policies to continue coverage  
5 for a dependent child up to 25 years of age if the child is dependent upon the policyholder  
6 and the child has no dependents of the child's own.