

General Assembly

## Committee Bill No. 5627

January Session, 2019

LCO No. 4617



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by: (INS)

## AN ACT EXTENDING THE PERIOD A CHILD, STEPCHILD OR OTHER DEPENDENT CHILD MAY RETAIN DENTAL INSURANCE COVERAGE UNDER A PARENT'S HEALTH INSURANCE POLICY.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 Section 1. Section 38a-497 of the general statutes is repealed and the
- 2 following is substituted in lieu thereof (*Effective January 1, 2020*):
- 3 (a) Each individual health insurance policy providing coverage of
- 4 the type specified in subdivisions (1), (2), (4), (6), (10), (11) and (12) of
- 5 section 38a-469 delivered, issued for delivery, amended, renewed or
- 6 continued in this state shall provide that coverage of a child, stepchild
- 7 <u>or other dependent child</u> shall terminate [no] <u>not</u> earlier than the
- 8 policy anniversary date on or after whichever of the following occurs
- 9 first, the date on which the child, [:] <u>stepchild or other dependent child:</u>
- 10 (1) Becomes covered under a group health plan through the
- 11 [dependent's] child's, stepchild's or other dependent child's own
- employment; or (2) attains the age of twenty-six.
- 13 (b) Each individual health insurance policy described in subsection
- 14 (a) of this section, and each individual health insurance policy

- providing coverage of the type specified in subdivision (16) of section
- 16 38a-469 delivered, issued for delivery, amended, renewed or continued
- 17 <u>in this state, that includes or provides dental coverage shall provide</u>
- 18 that dental coverage of a child, stepchild or other dependent child shall
- 19 terminate not earlier than the policy anniversary date on or after
- 20 whichever of the following occurs first, the date on which the child,
- 21 stepchild or other dependent child: (1) Becomes covered under a group
- 22 health plan through the child's, stepchild's or other dependent child's
- 23 own employment; or (2) attains the age of twenty-six.
- 24 (c) Each [such] policy subject to this section shall cover a stepchild
- 25 <u>or other dependent child</u> on the same basis as a biological child.
- Sec. 2. Section 38a-512b of the general statutes is repealed and the
- 27 following is substituted in lieu thereof (*Effective January 1, 2020*):
- 28 (a) Each group health insurance policy providing coverage of the
- 29 type specified in subdivisions (1), (2), (4), (6), (10), (11) and (12) of
- 30 section 38a-469 delivered, issued for delivery, amended, renewed or
- 31 continued in this state shall provide that coverage of a child, stepchild
- 32 <u>or other dependent child</u> shall terminate [no] <u>not</u> earlier than the
- 33 policy anniversary date on or after whichever of the following occurs
- 34 first, the date on which the child, [:] stepchild or other dependent child:
- 35 (1) Becomes covered under a group health plan through the
- 36 [dependent's] child's, stepchild's or other dependent child's own
- 37 employment; or (2) attains the age of twenty-six.
- 38 (b) Each group health insurance policy described in subsection (a) of
- 39 this section, and each group health insurance policy providing
- 40 coverage of the type specified in subdivision (16) of section 38a-469
- 41 delivered, issued for delivery, amended, renewed or continued in this
- 42 state, that includes or provides dental coverage shall provide that
- 43 dental coverage of a child, stepchild or other dependent child shall
- 44 terminate not earlier than the policy anniversary date on or after
- 45 whichever of the following occurs first, the date on which the child,
- stepchild or other dependent child: (1) Becomes covered under a group

- 47 <u>health plan through the child's, stepchild's or other dependent child's</u>
- 48 own employment; or (2) attains the age of twenty-six.
- 49 (c) Each [such] policy subject to this section shall cover a stepchild
- 50 <u>or other dependent child</u> on the same basis as a biological child.

This act shall take effect as follows and shall amend the following		
sections:		
Section 1	January 1, 2020	38a-497
Sec. 2	January 1, 2020	38a-512b

**INS** Joint Favorable