

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

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

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

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

§ 2742-A. Extension of coverage for dependent children

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

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

§ 2833-A. Extension of coverage for dependent children

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

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

§ 4233-A. Extension of coverage for dependent children

An individual or group health maintenance organization contract that provides coverage for a dependent child at certain ages only if the child is a student must continue that coverage ~~if until the child is unable to remain enrolled in school on a full-time basis due to a mental or physical illness or an accidental injury~~ 25 years of age if the child is dependent upon the policyholder and the child has no dependents of the child's own. ~~This coverage may be terminated at the age at which coverage for students terminates under the terms of the contract. An insurer may require, as a condition of eligibility for continued coverage in~~

~~accordance with this section, that the student provide written documentation from a health care provider and the student's school that the student is no longer enrolled in school on a full-time basis due to a mental or physical illness or accidental injury.~~

SUMMARY

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