



General Assembly
January Session, 2001

Committee Bill No. 5300
LCO No. 3451

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

AN ACT EXTENDING HEALTH INSURANCE COVERAGE FOR CHILDREN UNDER AGE TWENTY-ONE.

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 Section 38a-497 of the general statutes is repealed and the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:

3 [Every] Each individual health insurance policy providing coverage
4 of the type specified in subdivisions (1), (2), (4), (6), (10), (11) and (12)
5 of section 38a-469 delivered, issued for delivery, amended or renewed
6 in this state on or after October 1, [1982] 2001, shall provide that
7 coverage of a child shall terminate no earlier than the policy
8 anniversary date on or after whichever of the following occurs first: [,
9 the] The date on which the child marries, ceases to be a dependent of
10 the policyholder, attains the age of [nineteen] twenty-one if the child is
11 not a full-time student at an accredited institution, or attains the age of
12 twenty-three if the child is a full-time student at an accredited
13 institution.

14 Sec. 2. Section 38a-554 of the general statutes is repealed and the
15 following is substituted in lieu thereof:

16 A group comprehensive health care plan shall contain the minimum
17 standard benefits prescribed in section 38a-553 and shall also conform
18 in substance to the requirements of this section.

19 (a) The plan shall be one under which the individuals eligible to be
20 covered include: (1) Each eligible employee; (2) the spouse of each
21 eligible employee, who shall be considered a dependent for the
22 purposes of this section; and (3) dependent unmarried children, who
23 are under the age of [nineteen] twenty-one or are full-time students
24 under the age of twenty-three at an accredited institution of higher
25 learning.

26 (b) The plan shall provide the option to continue coverage under
27 each of the following circumstances until eligible for other group
28 insurance: (1) Notwithstanding any contrary provision of this section,
29 upon layoff, reduction of hours, leave of absence, or termination of
30 employment, other than as a result of death of the employee or as a
31 result of such employee's "gross misconduct" as that term is used in 29
32 USC 1163(2), continuation of coverage for such employee and [his] the
33 employee's covered dependents for the periods set forth for such event
34 under federal extension requirements established by the Consolidated
35 Omnibus Budget Reconciliation Act of 1985 (P.L. 99-272), as amended
36 from time to time, (COBRA); (2) upon the death of the employee,
37 continuation of coverage for the covered dependents of such employee
38 for the periods set forth for such event under federal extension
39 requirements established by the Consolidated Omnibus Budget
40 Reconciliation Act of 1985 (P.L. 99-272), as amended from time to time,
41 (COBRA); (3) during an employee's absence due to illness or injury,
42 continuation of coverage for such employee and [his] the employee's
43 covered dependents during continuance of such illness or injury or for
44 up to twelve months from the beginning of such absence; (4) upon
45 termination of the group plan, coverage for covered individuals who
46 were totally disabled on the date of termination, shall be continued
47 without premium payment during the continuance of such disability
48 for a period of twelve calendar months following the calendar month

49 in which the plan was terminated, provided claim is submitted
50 therefor within one year of the termination of the plan; (5) the coverage
51 of any covered individual shall terminate: (A) As to a child, the plan
52 shall provide the option for said child to continue coverage for the
53 longer of the following periods: (i) At the end of the month following
54 the month in which the child marries, ceases to be dependent on the
55 employee or attains the age of [nineteen] twenty-one, whichever
56 occurs first, except that if the child is a full-time student at an
57 accredited institution, the coverage may be continued while the child
58 remains unmarried and a full-time student, but not beyond the month
59 following the month in which the child attains the age of twenty-three.
60 If on the date specified for termination of coverage on a dependent
61 child, the child is unmarried and incapable of self-sustaining
62 employment by reason of mental or physical handicap and chiefly
63 dependent upon the employee for support and maintenance, the
64 coverage on such child shall continue while the plan remains in force
65 and the child remains in such condition, provided proof of such
66 handicap is received by the carrier within thirty-one days of the date
67 on which the child's coverage would have terminated in the absence of
68 such incapacity. The carrier may require subsequent proof of the
69 child's continued incapacity and dependency but not more often than
70 once a year thereafter, or (ii) for the periods set forth for such child
71 under federal extension requirements established by the Consolidated
72 Omnibus Budget Reconciliation Act of 1985 (P.L. 99-272), as amended
73 from time to time, (COBRA); (B) as to the employee's spouse, at the
74 end of the month following the month in which a divorce, court-
75 ordered annulment or legal separation is obtained, whichever is
76 earlier, except that the plan shall provide the option for said spouse to
77 continue coverage for the periods set forth for such events under
78 federal extension requirements established by the Consolidated
79 Omnibus Budget Reconciliation Act of 1985 (P.L. 99-272), as amended
80 from time to time, (COBRA); and (C) as to the employee or dependent
81 who is sixty-five years of age or older, as of midnight of the day
82 preceding such person's eligibility for benefits under Title XVIII of the

83 Social Security Act; (6) as to any other event listed as a "qualifying
84 event" in 29 USC 1163, as amended from time to time, continuation of
85 coverage for such periods set forth for such event in 29 USC 1162, as
86 amended from time to time, provided such plan may require the
87 individual whose coverage is to be continued to pay up to the
88 percentage of the applicable premium as specified for such event in 29
89 USC 1162, as amended from time to time; (7) any continuation of
90 coverage required by this section except subdivision (4) or (6) of this
91 subsection may be subject to the requirement, on the part of the
92 individual whose coverage is to be continued, that such individual
93 contribute that portion of the premium [he] the individual would have
94 been required to contribute had the employee remained an active
95 covered employee, except that the individual may be required to pay
96 up to one hundred two per cent of the entire premium at the group
97 rate if coverage is continued in accordance with subdivision (1), (2) or
98 (5) of this subsection, provided the employer shall not be legally
99 obligated by sections 38a-505, 38a-546 and 38a-551 to 38a-559,
100 inclusive, to pay such premium if not paid timely by the employee.

101 (c) The commissioner shall [promulgate] adopt regulations, in
102 accordance with chapter 54, concerning coordination of benefits
103 between the plan and other health insurance plans.

104 (d) The plan shall make available to Connecticut residents, in
105 addition to any other conversion privilege available, a conversion
106 privilege under which coverage shall be available immediately upon
107 termination of coverage under the group plan. The terms and benefits
108 offered under the conversion benefits shall be at least equal to the
109 terms and benefits of an individual comprehensive health care plan.

Statement of Purpose:

To require health insurers to offer coverage to the dependent child of a policyholder until age twenty-one, instead of the current age of nineteen, if the child is not a full-time student in an accredited school.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]

Co-Sponsors: REP. AMANN, 118th Dist.