

The Connecticut General Assembly



5433

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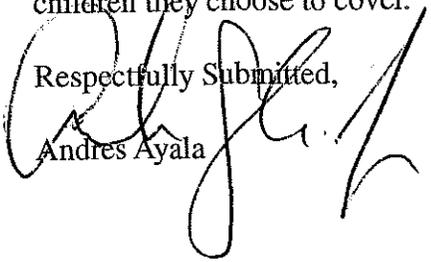
February 5, 2009

Good afternoon Chairman Crisco and Fontana, the ranking members and the members of the Insurance and Real Estate Committee. I am testifying today in regards to HB 5433 AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR STEPCCHILDREN. This Bill is important to me because I have been contacted by constituents who are currently having this problem. In some cases when a couple marries and one of the spouses chooses to add a step child to their insurance plans it happens without much fan fare, in other instances they are met with many challenges and often are not allowed to include the step child in their insurance plan. According to an OLR Report, "Connecticut law does not explicitly require health insurers to permit a person insured under a health insurance policy to enroll a stepchild who lives with him or her. But because the Insurance Department interprets the term "child" under the health insurance statutes as including a stepchild, any statute applying to a child also applies to a stepchild. Unfortunately, this is not the case; some parents are able to enroll their stepchild with ease while others have a much more difficult time.

The states of Maine, Maryland and West Virginia specifically include a stepchild in the definition of "child" with respect to health insurance policies. These states treat a stepchild in the same way as biological children. This bill would be a way to extend private coverage to children who may not have any insurance whatsoever. This bill will not mandate any spouse to provide the insurance if they choose not to but what it does is given them the option to provide the insurance if they choose to. Although the Connecticut Insurance Department does not make a distinction between biological or "by marriage" children when interpreting the state's insurance statutes I believe it is important to include language that explicitly mentions stepchildren as a group which can receive the same benefits as a biological child. This will make it crystal clear that the State of Connecticut does not make a distinction between biological children and stepchildren, thus making it easier for any and all parents to be able to cover all children they choose to cover.

Respectfully Submitted,

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