
OLR Bill Analysis**SB 1048*****AN ACT CONCERNING DENTAL AND HEALTH CARE REFORM.*****SUMMARY:**

This bill requires a child's dental care benefits under certain individual or group health insurance policies to continue at least until the policy anniversary date on or after the date the child turns age 26. (Current law does not specify an age although in practice, most plans terminate dental coverage at age 19.) It requires these policies to cover stepchildren on the same basis as biological children.

The bill applies to individual and group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; (4) hospital or medical services, including coverage under an HMO plan; and (5) single-service ancillary health coverage plans, including dental, vision, and prescription drug plans.

Due to the federal Employee Retirement Income Security Act, state insurance benefit mandates do not apply to self-insured benefit plans.

EFFECTIVE DATE: January 1, 2012

BACKGROUND***Related Bill***

SB 879 (File 45), favorably reported by the Insurance and Real Estate committee, contains the same provision extending a child's dental care benefits under individual and group health insurance policies until the child turns age 26.

COMMITTEE ACTION

Public Health Committee

Joint Favorable

Yea 18 Nay 10 (03/21/2011)