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

SUMMARY

This bill requires certain insurance policies that provide dental coverage to continue such coverage for a child, stepchild, or other dependent child until the policy anniversary date on or after the earlier of the child’s 26th birthday or the date the child obtains coverage through his or her own employment. Currently, under the federal Affordable Care Act, pediatric dental services are a covered essential health benefit under qualified health plans, but such dental coverage is required only until a child turns age 19.

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 those provided under an HMO plan; (5) limited benefits; (6) accidents only; or (7) single service ancillary coverage, including dental policies. Because of the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

The bill also makes technical and conforming changes.

EFFECTIVE DATE: January 1, 2020

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable
Yea 18  Nay 1  (03/14/2019)