



General Assembly

February Session, 2020

Raised Bill No. 5249

LCO No. 1235



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

AN ACT CONCERNING DENTAL INSURANCE COVERAGE FOR CHILDREN, STEPCHILDREN AND OTHER DEPENDENT CHILDREN.

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 Section 38a-497 of the general statutes is repealed and the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 (*Effective January 1, 2021*):

3 (a) Each individual health insurance policy providing coverage of the
4 type specified in subdivisions (1), (2), (4), (6), (10), (11) and (12) of section
5 38a-469 delivered, issued for delivery, amended, renewed or continued
6 in this state shall provide that coverage of a child, stepchild or other
7 dependent child shall terminate [no] not earlier than the policy
8 anniversary date on or after whichever of the following occurs first, the
9 date on which the child, [:] stepchild or other dependent child: (1)
10 Becomes covered under a group health plan through the [dependent's]
11 child's, stepchild's or other dependent child's own employment; or (2)
12 attains the age of twenty-six.

13 (b) Each individual health insurance policy described in subsection
14 (a) of this section, and each individual health insurance policy providing
15 coverage of the type specified in subdivision (16) of section 38a-469

16 delivered, issued for delivery, amended, renewed or continued in this
17 state, that includes or provides dental coverage shall provide that dental
18 coverage of a child, stepchild or other dependent child shall terminate
19 not earlier than the policy anniversary date on or after whichever of the
20 following occurs first, the date on which the child, stepchild or other
21 dependent child: (1) Becomes covered under a group health plan
22 through the child's, stepchild's or other dependent child's own
23 employment; or (2) attains the age of twenty-six.

24 (c) Each [such] policy subject to this section shall cover a stepchild or
25 other dependent child on the same basis as a biological child.

26 Sec. 2. Section 38a-512b of the general statutes is repealed and the
27 following is substituted in lieu thereof (*Effective January 1, 2021*):

28 (a) Each group health insurance policy providing coverage of the type
29 specified in subdivisions (1), (2), (4), (6), (10), (11) and (12) of section 38a-
30 469 delivered, issued for delivery, amended, renewed or continued in
31 this state shall provide that coverage of a child, stepchild or other
32 dependent child shall terminate [no] not earlier than the policy
33 anniversary date on or after whichever of the following occurs first, the
34 date on which the child, [:] stepchild or other dependent child: (1)
35 Becomes covered under a group health plan through the [dependent's]
36 child's, stepchild's or other dependent child's own employment; or (2)
37 attains the age of twenty-six.

38 (b) Each group health insurance policy described in subsection (a) of
39 this section, and each group health insurance policy providing coverage
40 of the type specified in subdivision (16) of section 38a-469 delivered,
41 issued for delivery, amended, renewed or continued in this state, that
42 includes or provides dental coverage shall provide that dental coverage
43 of a child, stepchild or other dependent child shall terminate not earlier
44 than the policy anniversary date on or after whichever of the following
45 occurs first, the date on which the child, stepchild or other dependent
46 child: (1) Becomes covered under a group health plan through the
47 child's, stepchild's or other dependent child's own employment; or (2)

48 attains the age of twenty-six.

49 (c) Each [such] policy subject to this section shall cover a stepchild or
50 other dependent child on the same basis as a biological child.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2021</i>	38a-497
Sec. 2	<i>January 1, 2021</i>	38a-512b

Statement of Purpose:

To allow children, stepchildren and other dependent children to retain dental insurance coverage under their parents' insurance policies until they attain the age of twenty-six or obtain substitute coverage through an employer.

[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.]