

OFFICE OF LEGISLATIVE RESEARCH
PUBLIC ACT SUMMARY



PA 21-149—SB 1004

Insurance and Real Estate Committee

Appropriations Committee

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

SUMMARY: This act requires certain health, dental, and vision insurance policies to continue coverage for a child, stepchild, or other dependent child until the policy anniversary date on or after the date the child turns age 26. Prior law with respect to health policies (1) did not explicitly apply to stepchildren or other dependent children and (2) allowed the policies to terminate coverage for children before age 26 if they obtained coverage through their own employment. In practice, dental and vision policies often ended coverage for children after age 18.

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

EFFECTIVE DATE: January 1, 2022