



General Assembly

January Session, 2021

**Raised Bill No. 1004**

LCO No. 3324



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

***AN ACT CONCERNING DENTAL AND VISION 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 Section 38a-497 of the general statutes is repealed and the  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, 2022*):

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) Becomes  
10 covered under a group health plan through the [dependent's] child's,  
11 stepchild's or other dependent child's own employment; or (2) attains  
12 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 or vision coverage shall provide  
18 that dental or vision coverage of a child, stepchild or other dependent  
19 child shall terminate not earlier than the policy anniversary date on or  
20 after whichever of the following occurs first, the date on which the child,  
21 stepchild or other dependent child: (1) Becomes covered under a group  
22 health plan through the child's, stepchild's or other dependent child's  
23 own 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 Section 38a-512b of the general statutes is repealed and the  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, 2022*):

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) Becomes  
35 covered under a group health plan through the [dependent's] child's,  
36 stepchild's or other dependent child's own employment; or (2) attains  
37 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 or vision coverage shall provide that dental  
43 or vision coverage of a child, stepchild or other dependent child shall  
44 terminate not earlier than the policy anniversary date on or after  
45 whichever of the following occurs first, the date on which the child,  
46 stepchild or other dependent child: (1) Becomes covered under a group

47 health plan through the child's, stepchild's or other dependent child's  
48 own employment; or (2) 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:		
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Section 1	January 1, 2022	38a-497
Sec. 2	January 1, 2022	38a-512b

**Statement of Purpose:**

To allow children, stepchildren and other dependent children to retain dental and vision 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.]*