

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

Amend the bill by striking out everything after the enacting clause and before the summary and inserting the following:

Sec. 1. 24-A MRSA §2742-B, sub-§1, ¶B, as enacted by PL 2007, c. 115, §1 and affected by §5, is amended to read:

B. Has no dependent of the child's own; and

Sec. 2. 24-A MRSA §2742-B, sub-§1, ¶C, as enacted by PL 2007, c. 115, §1 and affected by §5, is amended to read:

C. Is a resident of this State or is enrolled as a full-time student at an accredited public or private institution of higher education; ~~and~~.

Sec. 3. 24-A MRSA §2742-B, sub-§1, ¶D, as enacted by PL 2007, c. 115, §1 and affected by §5, is repealed.

Sec. 4. 24-A MRSA §2742-B, sub-§2, as enacted by PL 2007, c. 115, §1 and affected by §5, is amended to read:

2. Offer of coverage. Notwithstanding section 2703, subsection 3, an individual health insurance policy that ~~provides~~offers coverage for a dependent child must offer ~~to extend~~such coverage, at the option of the policyholder, until the dependent child is 25 years of age. An insurer may require, as a condition of eligibility for ~~continued~~ coverage in accordance with this section, that a ~~covered~~ person seeking ~~continued~~ coverage for a dependent child provide written documentation on an annual basis that the dependent child meets ~~or continues to meet~~ the requirements in subsection 1.

Sec. 5. 24-A MRSA §2742-B, sub-§3 is enacted to read:

3. Notice. An insurer shall provide notice to policyholders regarding the availability of dependent coverage under this section upon each renewal of coverage or at least once annually, whichever occurs more frequently. Notice provided under this subsection must include information about enrollment periods and notice of the insurer's definition of and benefit limitations for preexisting conditions.

This subsection is repealed January 1, 2012.

Sec. 6. 24-A MRSA §2833-B, sub-§1, ¶B, as enacted by PL 2007, c. 115, §2 and affected by §5, is amended to read:

B. Has no dependent of the child's own; and

Sec. 7. 24-A MRSA §2833-B, sub-§1, ¶C, as enacted by PL 2007, c. 115, §2 and affected by §5, is amended to read:

C. Is a resident of this State or is enrolled as a full-time student at an accredited public or private institution of higher education; ~~and.~~

Sec. 8. 24-A MRSA §2833-B, sub-§1, ¶D, as enacted by PL 2007, c. 115, §2 and affected by §5, is repealed.

Sec. 9. 24-A MRSA §2833-B, sub-§2, as enacted by PL 2007, c. 115, §2 and affected by §5, is amended to read:

2. Offer of coverage. Notwithstanding section 2822, a group health insurance policy that ~~provides~~offers coverage for a dependent child must offer to ~~extend~~such coverage, at the option of the policyholder, until the dependent child is 25 years of age. An insurer may require, as a condition of eligibility for ~~continued~~ coverage in accordance with this section, that a ~~covered~~ person seeking ~~continued~~ coverage for a dependent child provide written documentation on an annual basis that the dependent child meets ~~or continues to meet~~ the requirements in subsection 1.

Sec. 10. 24-A MRSA §2833-B, sub-§3 is enacted to read:

3. Notice. An insurer shall provide notice to policyholders regarding the availability of dependent coverage under this section upon each renewal of coverage or at least once annually, whichever occurs more frequently. Notice provided under this subsection must include information about enrollment periods and notice of the insurer's definition of and benefit limitations for preexisting conditions.

This subsection is repealed January 1, 2012.

Sec. 11. 24-A MRSA §4233-B, sub-§1, ¶B, as enacted by PL 2007, c. 115, §4 and affected by §5, is amended to read:

B. Has no dependent of the child's own; ~~and~~

Sec. 12. 24-A MRSA §4233-B, sub-§1, ¶C, as enacted by PL 2007, c. 115, §4 and affected by §5, is amended to read:

C. Is a resident of this State or is enrolled as a full-time student at an accredited public or private institution of higher education; ~~and.~~

Sec. 13. 24-A MRSA §4233-B, sub-§1, ¶D, as enacted by PL 2007, c. 115, §4 and affected by §5, is repealed.

Sec. 14. 24-A MRSA §4233-B, sub-§2, as enacted by PL 2007, c. 115, §4 and affected by §5, is amended to read:

2. Offer of coverage. An individual or group health maintenance organization contract that ~~provides~~offers coverage for a dependent child shall offer to ~~extend~~such coverage, at the option of the contract holder, until the dependent child is 25 years of age. An insurer may require, as a condition of eligibility for ~~continued~~ coverage in accordance with this section, that a ~~covered~~ person seeking ~~continued~~ coverage for a dependent child provide written documentation on an annual basis that the dependent child meets ~~or continues to meet~~ the requirements in subsection 1.

Sec. 15. 24-A MRSA §4233-B, sub-§3 is enacted to read:

3. Notice. A health maintenance organization shall provide notice to contract holders regarding the availability of dependent coverage under this section upon each renewal of coverage or at least once annually, whichever occurs more frequently. Notice provided under this subsection must include information about enrollment periods and notice of the insurer's definition of and benefit limitations for preexisting conditions.

This subsection is repealed January 1, 2012. ’

SUMMARY

This amendment replaces the bill. Under current law, an insurer that provides coverage to a dependent child must offer to extend such coverage until the dependent is 25 years of age. This amendment clarifies that it is not necessary that the dependent be currently insured by that insurer for that insurer to be required to offer coverage until the dependent is 25 years of age. In addition, this amendment amends the definition of "dependent child" to eliminate the requirement that the child is not provided coverage under any other individual or group health insurance policy or health maintenance organization contract or under a federal or state government program.

The amendment also requires insurers to provide notice of the availability of extended coverage for dependents upon renewal or at least once annually. This notice requirement is repealed on January 1, 2012. Finally, the amendment eliminates the section in the bill that would have required insurers to hold a special open enrollment period.

FISCAL NOTE REQUIRED

(See attached)