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An Act To Clarify the Laws Governing the Extension of Health Care Coverage to Dependents

Be it enacted by the People of the State of Maine as follows:

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Sec. 3. 24-A MRSA §2742-B, sub-§1, ¶D, as enacted by PL 2007, c. 115, §1 and affected by §5, is repealed.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This subsection is repealed January 1, 2012.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Sec. 8. 24-A MRSA §2833-B, sub-§1, ¶D, as enacted by PL 2007, c. 115, §2 and affected by §5, is repealed.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.

Effective June 30, 2008