

Bill Summary

COMMITTEE: Banking and Insurance

DATE: 6/3/10

PRIME SPONSOR: Longietti

BILL NO: HB838

PREPARED BY: Allison Dutrey

PRINTER'S NO: 1152

A. Synopsis:

HB838 amends the Insurance Company Law of 1921 to provide for health insurance coverage for certain children of insured parents.

B. Summary:

HB838 extends insurance coverage for adult dependent children up to and including the age of 29. At the option of the policyholder, coverage would be extended to adult dependent children that are not married, have no dependents, are residents of the Commonwealth or enrolled as a full-time student at an institution of higher education, and are not provided insurance coverage or government benefits. Insurers would be able to determine increases in the premium to cover this additional benefit.

This bill will mandate that, a health insurer must provide coverage benefits to an insured's child (or children) if the employer would offer to elect such coverage. This mandate does not apply to individual health policies, only to group coverage.

The bill does not apply to the following types of insurance: hospital indemnity, accident, specified disease, disability income, dental, vision, civilian health and medical program of the uniformed services supplement, Medicare supplement, long term care, other limited benefit plans, or individual health insurance policies.

The act will take effect in 60 days.