

SENATE BILL NO. 11

IN THE LEGISLATURE OF THE STATE OF ALASKA
TWENTY-SIXTH LEGISLATURE - FIRST SESSION

BY SENATOR DAVIS

Introduced: 1/21/09

Referred: Health and Social Services, Labor and Commerce, Finance

A BILL

FOR AN ACT ENTITLED

1 **"An Act relating to health care insurance coverage of a dependent child who is less than**
2 **26 years of age and making a conforming age amendment in the statute describing**
3 **health insurance policies that may be delivered or issued in this state."**

4 **BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

5 *** Section 1.** AS 21.42.345 is amended by adding a new subsection to read:

6 (e) A health care insurer who provides health care insurance coverage for
7 dependent children shall, on request by the insured, enroll a dependent child of the
8 insured who is less than 26 years of age and may not disenroll or eliminate coverage
9 for a dependent child who is less than 26 years of age unless the insured requests that
10 the dependent child be disenrolled or that coverage be eliminated. In this subsection,
11 "dependent child" means a child who

12 (1) is related to the insured by blood or by law, including an adopted
13 child or a minor for whom a guardian has been appointed solely because of minority;

14 (2) is unmarried;

- 1 (3) is financially dependent on the insured;
- 2 (4) does not have a dependent;
- 3 (5) is enrolled as a full-time student at an institution of higher
4 education accredited by the regional or national accrediting agencies recognized by the
5 Council for Higher Education Accreditation or the United States Department of
6 Education; and
- 7 (6) is not insured under another health care insurance policy or
8 contract or under a federal or state health care program.

9 * **Sec. 2.** AS 21.51.020 is amended to read:

10 **Sec. 21.51.020. Scope, format of policy.** A policy of health insurance may not
11 be delivered or issued for delivery to a person in this state unless it otherwise complies
12 with this title, and complies with the following:

- 13 (1) the entire money and other considerations must be expressed in the
14 policy;
- 15 (2) the time the insurance takes effect and terminates must be
16 expressed in the policy;
- 17 (3) it must insure only one person, except that a policy may insure,
18 originally or by subsequent amendment, upon the application of an adult member of a
19 family, who shall be considered the policyholder, any two or more eligible members
20 of that family, including husband, wife, dependent children, or any children under a
21 specified age, which may [SHALL] not exceed 26 [23] years, and any other person
22 dependent upon the policyholder;
- 23 (4) the style, arrangement, and over-all appearance of the policy must
24 give no undue prominence to any portion of the text, and every printed portion of the
25 text of the policy and of endorsements or attached papers must be plainly printed in
26 light-faced type of a style in general use, the size of which must be uniform and not
27 less than 10 point with a lower case unspaced alphabet length not less than 120 point;
28 in this paragraph, text includes all printed matter except the name and address of the
29 insurer, name or title of the policy, the brief description, if any, and captions and
30 subcaptions;
- 31 (5) the exceptions and reductions of indemnity must be set out in the

1 policy and, other than those contained in AS 21.51.040 - 21.51.260, must be printed, at
2 the insurer's option, either included with the benefit provision to which they apply, or
3 under an appropriate caption such as "Exceptions," or "Exceptions and Reductions,"
4 except that if an exception or reduction specifically applies only to a particular benefit
5 of the policy, a statement of the exception or reduction must be included with the
6 benefit provision to which it applies;

7 (6) each form, including riders and endorsements, must be identified
8 by a form number in the lower left-hand corner of the first page;

9 (7) the policy may not contain a provision making a portion of the
10 charter, rules, constitution, or bylaws of the insurer a part of the policy unless the
11 portion is set out in full in the policy; this paragraph does not apply to the
12 incorporation of, or reference to, a statement of rates or classification of risks, or short-
13 rate table filed with the director.