



General Assembly

January Session, 2019

**Committee Bill No. 5627**

LCO No. 4617



\* 0 4 6 1 7 H B 0 5 6 2 7 I N S \*

Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

***AN ACT EXTENDING THE PERIOD A CHILD, STEPCHILD OR OTHER DEPENDENT CHILD MAY RETAIN DENTAL INSURANCE COVERAGE UNDER A PARENT'S HEALTH INSURANCE POLICY.***

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 Section 38a-497 of the general statutes is repealed and the  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, 2020*):

3 (a) Each individual health insurance policy providing coverage of  
4 the type specified in subdivisions (1), (2), (4), (6), (10), (11) and (12) of  
5 section 38a-469 delivered, issued for delivery, amended, renewed or  
6 continued in this state shall provide that coverage of a child, stepchild  
7 or other dependent child shall terminate [no] not earlier than the  
8 policy anniversary date on or after whichever of the following occurs  
9 first, the date on which the child, [:] stepchild or other dependent child:  
10 (1) Becomes covered under a group health plan through the  
11 [dependent's] child's, stepchild's or other dependent child's own  
12 employment; or (2) attains 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

15 providing coverage of the type specified in subdivision (16) of section  
16 38a-469 delivered, issued for delivery, amended, renewed or continued  
17 in this state, that includes or provides dental coverage shall provide  
18 that dental coverage of a child, stepchild or other dependent child shall  
19 terminate not earlier than the policy anniversary date on or after  
20 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  
25 or 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 Section 38a-512b of the general statutes is repealed and the  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, 2020*):

28 (a) Each group health insurance policy providing coverage of the  
29 type specified in subdivisions (1), (2), (4), (6), (10), (11) and (12) of  
30 section 38a-469 delivered, issued for delivery, amended, renewed or  
31 continued in this state shall provide that coverage of a child, stepchild  
32 or other dependent child shall terminate [no] not earlier than the  
33 policy anniversary date on or after whichever of the following occurs  
34 first, the date on which the child, [:] stepchild or other dependent child:  
35 (1) Becomes covered under a group health plan through the  
36 [dependent's] child's, stepchild's or other dependent child's own  
37 employment; or (2) attains 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  
40 coverage of the type specified in subdivision (16) of section 38a-469  
41 delivered, issued for delivery, amended, renewed or continued in this  
42 state, that includes or provides dental coverage shall provide that  
43 dental 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  
50 or other dependent child on the same basis as a biological child.

This act shall take effect as follows and shall amend the following sections:		
Section 1	January 1, 2020	38a-497
Sec. 2	January 1, 2020	38a-512b

**Statement of Purpose:**

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

Co-Sponsors: REP. COOK, 65th Dist.

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