

(B) IN GENERAL.

(1) NOTWITHSTANDING ANY LIMITING AGE STATED IN A POLICY OR CONTRACT SUBJECT TO THIS SECTION, A CHILD OR GRANDCHILD SHALL CONTINUE TO BE COVERED UNDER THE POLICY OR CONTRACT AS A DEPENDENT OF AN EMPLOYEE, MEMBER, OR OTHER COVERED INDIVIDUAL IF THE CHILD OR GRANDCHILD:

(I) IS UNMARRIED;

(II) IS CHIEFLY DEPENDENT FOR SUPPORT ON THE EMPLOYEE, MEMBER, OR OTHER COVERED INDIVIDUAL; AND

(III) AT THE TIME OF REACHING THE LIMITING AGE, IS INCAPABLE OF SELF-SUPPORT BECAUSE OF MENTAL OR PHYSICAL INCAPACITY THAT STARTED BEFORE THE CHILD OR GRANDCHILD ATTAINED THE LIMITING AGE.

(2) A CHILD OR GRANDCHILD WHO IS COVERED UNDER THIS SECTION SHALL CONTINUE TO BE COVERED WHILE REMAINING UNMARRIED, DEPENDENT, AND MENTALLY OR PHYSICALLY INCAPACITATED UNTIL THE COVERAGE ON THE EMPLOYEE, MEMBER, OR OTHER COVERED INDIVIDUAL ON WHOM THE CHILD OR GRANDCHILD IS DEPENDENT TERMINATES.

(C) ELIGIBILITY OF GRANDCHILDREN FOR COVERAGE.

TO BE ELIGIBLE FOR COVERAGE UNDER THIS SECTION, A GRANDCHILD MUST BE A DEPENDENT, AND IN THE COURT-ORDERED CUSTODY, OF THE EMPLOYEE, MEMBER, OR OTHER COVERED INDIVIDUAL.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, §§ 354A(a), 471(7), and 438(3)(ii) and the second sentence of (i).

Throughout this section, references to a covered "individual" are substituted for the former references to a covered "person" because only an individual may have a child or grandchild as a dependent.

Defined terms: "Health insurance" § 1-101

"Policy" § 1-101

15-403. COVERAGE FOR GRANDCHILDREN.

(A) SCOPE OF SECTION.

THIS SECTION APPLIES TO:

(1) EACH INDIVIDUAL HEALTH INSURANCE POLICY THAT:

(I) PROVIDES COVERAGE ON AN EXPENSE-INCURRED BASIS; AND

(II) PROVIDES COVERAGE FOR A FAMILY MEMBER OF THE INSURED;

(2) EACH GROUP HEALTH INSURANCE POLICY THAT: