

CHAPTER 700

(House Bill 1453)

AN ACT concerning

Insurance - Dependent Children

FOR the purpose of providing that any nonprofit, ~~individual,~~ or group health insurance contract issued or delivered in Maryland shall provide a benefit which allows the addition of the ~~policyholder's, certificate-holder's,~~ certificate holder's or subscriber's dependent children to the ~~policyholder's, certificate-holder's,~~ or certificate holder's or subscriber's policy ~~at any~~ within a certain time and without evidence of insurability under certain circumstances; providing that this Act shall apply under certain additional circumstances; and generally relating to the Insurance Code.

BY adding to

Article 48A - Insurance Code
Section 354Y, ~~470F,~~ and 477Z
Annotated Code of Maryland
(1979 Replacement Volume and 1983 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article 48A - Insurance Code

354Y.

(A) EVERY GROUP MEDICAL OR MAJOR MEDICAL CONTRACT OR CERTIFICATE ISSUED OR DELIVERED WITHIN THIS STATE BY A NONPROFIT HEALTH SERVICE PLAN SHALL PROVIDE A BENEFIT WHICH ALLOWS THE ADDITION OF THE SUBSCRIBER'S DEPENDENT CHILDREN TO THE SUBSCRIBER'S POLICY CONTRACT AT ANY TIME AND WITHOUT EVIDENCE OF INSURABILITY IF:

(1) THE DEPENDENT CHILDREN WERE PREVIOUSLY COVERED UNDER THE SUBSCRIBER'S SPOUSE'S POLICY CONTRACT; AND

(2) THE SUBSCRIBER'S SPOUSE'S POLICY IS TERMINATED FOR ANY REASON OTHER THAN NONPAYMENT OF PREMIUMS SPOUSE HAS DIED.

(B) THIS SECTION SHALL APPLY REGARDLESS OF WHETHER THE SUBSCRIBER'S DEPENDENT CHILDREN ARE ELIGIBLE UNDER ANY CONTINUATION OR CONVERSION PRIVILEGES UNDER THE SUBSCRIBER'S SPOUSE'S POLICY.