

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

**Article 48A – Insurance Code**

354.

(a-1) (1) In any contract issued in this State by a nonprofit health service plan, notwithstanding any limiting age stated in the policy any unmarried child OR GRANDCHILD covered under the policy as a dependent of an employee, member, or other covered person, and who is chiefly dependent for support upon the employee, member, or other covered person, and who, at the time of reaching the limiting age, is incapable of self-support because of mental or physical incapacity that commenced prior to the child's OR GRANDCHILD'S attaining the limiting age, shall continue to be covered under the certificate while remaining so dependent, unmarried, and mentally or physically incapacitated, until such time as the coverage on the employee, member, or other covered person upon whom such child OR GRANDCHILD is dependent terminates.

(2) TO BE ELIGIBLE FOR COVERAGE UNDER THIS SUBSECTION, A GRANDCHILD MUST BE A DEPENDENT OF AND IN THE COURT-ORDERED CUSTODY OF THE EMPLOYEE, MEMBER, OR OTHER COVERED PERSON.

438.

No policy of health insurance shall be delivered or issued for delivery to any person in this State unless it otherwise complies with this article, and complies with the following:

(3) (1) It shall purport to insure only one person, except that a policy may insure, originally or by subsequent amendment, upon the application of an adult member of a family, who shall be deemed the policyholder, and two (2) or more eligible members of that family, including husband, wife, dependent children or any children under a specified age which shall not exceed eighteen years and any other person dependent upon the policyholder or any other person related to and resident in the household of the insured. Notwithstanding any limiting age stated in the policy any unmarried child OR GRANDCHILD covered under the policy as a dependent of a covered person who is chiefly dependent for support upon the covered person, and who, at the time of reaching the limiting age, is incapable of self-support because of mental or physical incapacity that commenced prior to the child's OR GRANDCHILD'S attaining the limiting age, shall continue to be covered under the policy while remaining so dependent, unmarried, and mentally or physically incapacitated, until such time as the insurance on the covered person upon whom such child OR GRANDCHILD is dependent terminates.

(II) TO BE ELIGIBLE FOR COVERAGE UNDER THIS PARAGRAPH, A GRANDCHILD MUST BE A DEPENDENT OF AND IN THE COURT-ORDERED CUSTODY OF THE COVERED PERSON.

438A.

(a) In this section, "date of adoption" means the earlier of:

(1) A judicial decree of adoption; or