

(e) On or after [January 1, 1992] OCTOBER 1, 1993, the requirements of this section shall apply to all insurance policies and subscriber contracts delivered or issued for delivery or renewed in this State.

471.

Group health insurance is declared to be that form of health insurance covering groups of persons as defined below, with or without one or more members of their families or one or more of their dependents, or covering one or more members of the families or one or more dependents of such groups of persons, and issued upon the following basis:

(7) (I) In any group health insurance policy hereafter issued in this State, 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 policy while remaining so dependent, unmarried, and mentally or physically incapacitated, until such time as the insurance on the employee, member, or other 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 EMPLOYEE, MEMBER, OR OTHER COVERED PERSON.

490R.

(A) ALL INDIVIDUAL INSURANCE POLICIES PROVIDING COVERAGE ON AN EXPENSE INCURRED BASIS AND INDIVIDUAL SERVICE OR INDEMNITY TYPE CONTRACTS ISSUED BY A NONPROFIT HEALTH SERVICE PLAN WHICH PROVIDE COVERAGE FOR A FAMILY MEMBER OF THE INSURED OR SUBSCRIBER SHALL, AS TO SUCH FAMILY MEMBERS' COVERAGE, PROVIDE THAT THE SAME HEALTH INSURANCE BENEFITS AND ELIGIBILITY GUIDELINES THAT ARE APPLICABLE TO ANY COVERED DEPENDENT SHALL BE MADE AVAILABLE, AT THE REQUEST OF THE INSURED OR SUBSCRIBER, TO ANY GRANDCHILD WHO:

- (1) IS UNMARRIED;
- (2) IS IN THE LEGAL COURT-ORDERED CUSTODY OF AND RESIDING WITH THE INSURED OR SUBSCRIBER; ~~AND~~
- (3) IS THE DEPENDENT OF THE INSURED OR SUBSCRIBER; AND
- (4) HAS NOT ATTAINED THE LIMITING AGE UNDER THE TERMS OF THE POLICY OR CONTRACT.

(B) ALL GROUP HEALTH INSURANCE POLICIES PROVIDING COVERAGE ON AN EXPENSE INCURRED BASIS TO COVER EMPLOYEES OF AN EMPLOYER OR EMPLOYERS OR MEMBERS OF A UNION OR UNIONS WHICH PROVIDE COVERAGE FOR DEPENDENTS OF A COVERED EMPLOYEE OR MEMBER, SHALL PROVIDE THAT