

SUBTITLE 4. ELIGIBILITY FOR COVERAGE; CONTINUATION AND CONVERSION OF POLICIES.

15-401. COVERAGE FOR NEWLY BORN OR NEWLY ADOPTED CHILDREN OR GRANDCHILDREN.

(A) "DATE OF ADOPTION" DEFINED.

IN THIS SECTION, "DATE OF ADOPTION" MEANS THE EARLIER OF:

- (1) A JUDICIAL DECREE OF ADOPTION; OR
- (2) THE ASSUMPTION OF CUSTODY, PENDING ADOPTION, OF A PROSPECTIVE ADOPTIVE CHILD BY A PROSPECTIVE ADOPTIVE PARENT.

(B) BENEFITS PAYABLE FROM MOMENT OF BIRTH OR DATE OF ADOPTION.

(1) THIS SUBSECTION APPLIES TO:

(I) EACH INDIVIDUAL HEALTH INSURANCE POLICY THAT:

1. IS DELIVERED, ISSUED FOR DELIVERY, OR RENEWED IN THE STATE;
2. PROVIDES COVERAGE ON AN EXPENSE-INCURRED BASIS;
3. PROVIDES COVERAGE FOR A FAMILY MEMBER OF THE INSURED;

(II) EACH GROUP HEALTH INSURANCE POLICY, INCLUDING A CONTRACT ISSUED BY A NONPROFIT HEALTH SERVICE PLAN, THAT:

1. IS DELIVERED, ISSUED FOR DELIVERY, OR RENEWED IN THE STATE;
2. PROVIDES COVERAGE ON AN EXPENSE-INCURRED BASIS FOR EMPLOYEES OF AN EMPLOYER OR EMPLOYERS OR MEMBERS OF A UNION OR UNIONS; AND
3. PROVIDES COVERAGE FOR A FAMILY MEMBER OF A COVERED EMPLOYEE OR MEMBER; AND

(III) EACH INDIVIDUAL SERVICE OR INDEMNITY CONTRACT THAT:

1. IS DELIVERED, ISSUED FOR DELIVERY, OR RENEWED IN THE STATE BY A NONPROFIT HEALTH SERVICE PLAN; AND
2. PROVIDES COVERAGE FOR A FAMILY MEMBER OF THE SUBSCRIBER.

(2) EACH POLICY OR CONTRACT SUBJECT TO THIS SUBSECTION SHALL PROVIDE THAT THE HEALTH INSURANCE BENEFITS APPLICABLE FOR CHILDREN OR GRANDCHILDREN SHALL BE PAYABLE FOR A NEWLY BORN OR NEWLY ADOPTED