

GUARDIANSHIP, OTHER THAN A TEMPORARY GUARDIANSHIP OF LESS THAN 12 MONTHS DURATION, GRANTED BY COURT OR TESTAMENTARY APPOINTMENT.

15-403.1.

(A) 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:

(I) PROVIDES COVERAGE ON AN EXPENSE-INCURRED BASIS FOR EMPLOYEES OF AN EMPLOYER OR EMPLOYERS OR MEMBERS OF A UNION OR UNIONS; AND

(II) PROVIDES COVERAGE FOR A FAMILY MEMBER OF A COVERED EMPLOYEE OR MEMBER; AND

(3) EACH INDIVIDUAL SERVICE OR INDEMNITY CONTRACT THAT:

(I) IS ISSUED BY A NONPROFIT HEALTH SERVICE PLAN; AND
(II) PROVIDES COVERAGE FOR A FAMILY MEMBER OF THE SUBSCRIBER.

(B) EACH POLICY OR CONTRACT SUBJECT TO THIS SECTION SHALL PROVIDE THAT THE SAME HEALTH INSURANCE BENEFITS AND ELIGIBILITY GUIDELINES THAT APPLY TO ANY COVERED DEPENDENT ARE AVAILABLE, ON REQUEST OF THE INSURED, SUBSCRIBER, EMPLOYEE, OR MEMBER, TO AN INDIVIDUAL WHO:

(1) IS UNMARRIED;

(2) IS UNDER TESTAMENTARY OR COURT APPOINTED GUARDIANSHIP, OTHER THAN TEMPORARY GUARDIANSHIP OF LESS THAN 12 MONTHS DURATION, OF THE INSURED, SUBSCRIBER, EMPLOYEE, OR MEMBER;

(3) RESIDES WITH THE INSURED, SUBSCRIBER, EMPLOYEE, OR MEMBER;

(4) IS THE DEPENDENT OF THE INSURED, SUBSCRIBER, EMPLOYEE, OR MEMBER; AND

(5) HAS NOT ATTAINED THE LIMITING AGE UNDER THE TERMS OF THE POLICY OR CONTRACT.

(C) ON REQUEST, AN INSURER THAT ISSUES AN INDIVIDUAL OR GROUP HEALTH INSURANCE POLICY THAT PROVIDES COVERAGE ON AN EXPENSE-INCURRED BASIS OR A NONPROFIT HEALTH SERVICE PLAN SHALL OFFER FAMILY MEMBERS' COVERAGE TO AN INSURED OR SUBSCRIBER REGARDLESS OF THE MARITAL STATUS OF THE INSURED OR SUBSCRIBER.