

## Bulletin 343

### NEW LAW AFFECTING HEALTH INSURANCE COVERING DEPENDENTS

2005 Public Law Chapter 532 will become effective on August 23, 2006. This law applies to all types of health insurance and health maintenance organization contracts, including but not limited to medical, dental, vision, and limited benefit policies, to the extent coverage is provided for a dependent child at certain ages only if the child is a student. Under the new law, coverage must be continued if the child is unable to remain enrolled in school on a full-time basis due to a mental or physical illness or an accidental injury. The law further provides:

This coverage may be terminated at the age at which coverage for students terminates under the terms of the policy. An insurer may require, as a condition of eligibility for continued coverage in accordance with this section, that the student provide written documentation from a health care provider and the student's school that the student is no longer enrolled in school on a full-time basis due to a mental or physical illness or accidental injury.

The full text of the law is available at <http://www.mainelegislature.org/legis/bills/chapdocs/PUBLIC532.doc>. The law will apply to policies issued or renewed on or after the effective date.

Insurers that have non-complying policies in force and/or available for issue in Maine should file amendments as soon as possible but not later than July 24 to ensure that they will be approved before the effective date of the new law.

Questions concerning this bulletin can be addressed to Rick Diamond at [Richard.H.Diamond@maine.gov](mailto:Richard.H.Diamond@maine.gov) or 207-624-8428.

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