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## **OLR Bill Analysis**

### **SB 1004**

#### ***AN ACT CONCERNING DENTAL AND VISION INSURANCE COVERAGE FOR CHILDREN, STEPCHILDREN AND OTHER DEPENDENT CHILDREN.***

#### **SUMMARY**

This bill requires certain insurance policies that provide dental or vision coverage to continue coverage for a child, stepchild, or other dependent child until the policy anniversary date on or after the date the child (1) turns age 26 or (2) obtains coverage through his or her own employment, whichever occurs earlier.

The bill applies to individual and group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; (4) accidents only; (5) limited benefits; (6) hospital or medical services, including those provided under an HMO plan; or (7) single service ancillary coverage, including dental or vision coverage. Because of the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

The bill also makes technical changes.

EFFECTIVE DATE: January 1, 2022

#### **BACKGROUND**

##### ***Related Bill***

SB 1045 (§§ 1 & 2), favorably reported by the Insurance and Real Estate Committee, makes the same technical changes as this bill.

#### **COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable

Yea 18 Nay 0 (03/22/2021)