
OLR Bill Analysis

SB 1004 (File 323, as amended by Senate "A")*

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

SUMMARY

This bill requires certain health, dental, and vision insurance policies to continue coverage for a child, stepchild, or other dependent child until the policy anniversary date on or after the date the child turns age 26. Current law with respect to health policies (1) does not explicitly apply to stepchildren or other dependent children and (2) allows the policies to terminate coverage for children before age 26 if they obtain coverage through their own employment. In practice currently, dental and vision policies often end coverage for children at age 18.

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.

*Senate Amendment "A" eliminates a provision in current law allowing health insurance policies to end coverage for children before age 26 if they obtain coverage through their own employment.

EFFECTIVE DATE: January 1, 2022

BACKGROUND

Related Bill

SB 1045, §§ 1 & 2 (File 370), favorably reported by the Insurance and Real Estate Committee and passed by the Senate, makes the same changes as this bill with respect to health insurance policies.

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 18 Nay 0 (03/22/2021)

Appropriations Committee

Joint Favorable

Yea 32 Nay 15 (05/03/2021)