

Health Insurance Coverage for Children in Process of Adoption

This Act concerns health insurance coverage for children who are in the process of being adopted, and provides specifications of what such coverage must consist.

Submitted as:

Connecticut

[House Bill 6442 / Public Act 03-70](#)

Status: Enacted into law in 2003.

Suggested State Legislation

(Title, enacting clause, etc.)

1 Section 1. [*Short Title.*] This Act may be cited as "An Act Concerning Health Insurance
2 Coverage for Children in Process of Adoption."

3
4 Section 2. [*Individual Health Insurance Policy Coverage.*]

5 (a) Each individual health insurance policy providing coverage of the type specified in
6 [insert citation] delivered, issued for delivery, amended, renewed or continued in this state shall
7 provide coverage for a child legally placed for adoption with the insured or subscriber who is an
8 adoptive parent or a prospective adoptive parent, even though the adoption has not been
9 finalized, provided the child lives in the household of such insured or subscriber and the child is
10 dependent upon such person for support and maintenance.

11 (b) Coverage for such child legally placed for adoption shall consist of coverage for
12 injury and sickness including necessary care and treatment of medically diagnosed congenital
13 defects and birth abnormalities within the limits of the policy.

14 (c) If payment of a specific premium or subscription fee is required to provide coverage
15 for a child legally placed for adoption with the insured or subscriber who is an adoptive parent or
16 a prospective adoptive parent, the policy or contract may require that notification of acceptance
17 of such child and payment of the required premium or fees be furnished to the insurer, hospital or
18 medical service corporation or health care center within thirty-one days after the acceptance of
19 such child in order to continue coverage beyond such thirty-one-day period, provided failure to
20 furnish such notice or pay such premium or fees shall not prejudice any claim originating within
21 such thirty-one-day period.

22 (d) Such policy shall cover such child legally placed for adoption on the same basis as
23 other dependents, and may not contain any provision concerning preexisting conditions,
24 insurability, eligibility or health underwriting approval for a child legally placed for adoption,
25 except that an insurer, hospital or medical service corporation or health care center may require
26 health underwriting for a child legally placed for adoption if a required premium or subscription
27 fee and completed application materials are not provided to the insurer, hospital or medical
28 service corporation or health care center before the expiration of the thirty-one-day period
29 following the date the child was legally placed for adoption.

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31 Section 3. [*Group Health Insurance Policy Coverage.*]

32 (a) Each group health insurance policy providing coverage of the type specified in [insert
33 citation] delivered, issued for delivery, amended, renewed or continued in this state shall provide

34 coverage for a child legally placed for adoption with an employee or other member of the
35 covered group who is an adoptive parent or a prospective adoptive parent, even though the
36 adoption has not been finalized, provided the child lives in the household of such employee or
37 member and the child is dependent upon such employee or member for support and maintenance.

38 (b) Coverage for such child legally placed for adoption shall consist of coverage for
39 injury and sickness including necessary care and treatment of medically diagnosed congenital
40 defects and birth abnormalities within the limits of the policy.

41 (c) If payment of a specific premium or subscription fee is required to provide coverage
42 for a child legally placed for adoption with the insured or subscriber who is an adoptive parent or
43 a prospective adoptive parent, the policy may require that notification of acceptance of such
44 child and payment of the required premium or fees be furnished to the insurer, hospital or
45 medical service corporation or health care center within thirty-one days after the acceptance of
46 such child in order to continue coverage beyond such thirty-one-day period, provided failure to
47 furnish such notice or pay such premium or fees shall not prejudice any claim originating within
48 such thirty-one-day period.

49 (d) Such policy shall cover such child legally placed for adoption on the same basis as
50 other dependents, and may not contain any provision concerning preexisting conditions,
51 insurability, eligibility or health underwriting approval for a child legally placed for adoption,
52 except that an insurer, hospital or medical service corporation or health care center may require
53 health underwriting for a child legally placed for adoption if a required premium or subscription
54 fee and completed application materials are not provided to the insurer, hospital or medical
55 service corporation or health care center before the expiration of the thirty-one-day period
56 following the date the child was legally placed for adoption.

57

58 Section 4. [*Severability.*] [Insert severability clause.]

59

60 Section 5. [*Repealer.*] [Insert repealer clause.]

61

62 Section 6. [*Effective Date.*] [Insert effective date.]