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.)

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

Section 2. [Individual Health Insurance Policy Coverage.]
(a) Each individual health insurance policy providing coverage of the type specified in [insert citation] delivered, issued for delivery, amended, renewed or continued in this state shall provide coverage for a child legally placed for adoption with the insured or subscriber who is an adoptive parent or a prospective adoptive parent, even though the adoption has not been finalized, provided the child lives in the household of such insured or subscriber and the child is dependent upon such person for support and maintenance.
(b) Coverage for such child legally placed for adoption shall consist of coverage for injury and sickness including necessary care and treatment of medically diagnosed congenital defects and birth abnormalities within the limits of the policy.
(c) If payment of a specific premium or subscription fee is required to provide coverage for a child legally placed for adoption with the insured or subscriber who is an adoptive parent or a prospective adoptive parent, the policy or contract may require that notification of acceptance of such child and payment of the required premium or fees be furnished to the insurer, hospital or medical service corporation or health care center within thirty-one days after the acceptance of such child in order to continue coverage beyond such thirty-one-day period, provided failure to furnish such notice or pay such premium or fees shall not prejudice any claim originating within such thirty-one-day period.
(d) Such policy shall cover such child legally placed for adoption on the same basis as other dependents, and may not contain any provision concerning preexisting conditions, insurability, eligibility or health underwriting approval for a child legally placed for adoption, except that an insurer, hospital or medical service corporation or health care center may require health underwriting for a child legally placed for adoption if a required premium or subscription fee and completed application materials are not provided to the insurer, hospital or medical service corporation or health care center before the expiration of the thirty-one-day period following the date the child was legally placed for adoption.

Section 3. [Group Health Insurance Policy Coverage.]
(a) Each group health insurance policy providing coverage of the type specified in [insert citation] delivered, issued for delivery, amended, renewed or continued in this state shall provide
coverage for a child legally placed for adoption with an employee or other member of the
covered group who is an adoptive parent or a prospective adoptive parent, even though the
adoption has not been finalized, provided the child lives in the household of such employee or
member and the child is dependent upon such employee or member for support and maintenance.

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

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

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

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

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

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