

Amendment No.

CHAMBER ACTION

Senate

House

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1 Representative Bean offered the following:

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3 **Amendment (with title amendment)**

4 Remove lines 963-1026 and insert:

5 (1) If an insurer offers coverage that insures dependent  
6 children of the policyholder or certificateholder, the policy  
7 must insure a dependent child of the policyholder or  
8 certificateholder at least until the end of the calendar year in  
9 which the child reaches the age of 25, if the child meets all of  
10 the following:

11 (a) The child is dependent upon the policyholder or  
12 certificateholder for support.

13 (b) The child is living in the household of the  
14 policyholder or certificateholder, or the child is a full-time  
15 or part-time student.

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16       (2) A policy that is subject to the requirements of  
17 subsection (1) must also offer the policyholder or  
18 certificateholder the option to insure a child of the  
19 policyholder or certificateholder at least until the end of the  
20 calendar year in which the child reaches the age of 30, if the  
21 child:

22       (a) Is unmarried and does not have a dependent of his or  
23 her own;

24       (b) Is a resident of this state or a full-time or part-  
25 time student; and

26       (c) Is not provided coverage as a named subscriber,  
27 insured, enrollee, or covered person under any other group,  
28 blanket, or franchise health insurance policy or individual  
29 health benefits plan, or entitled to benefits under Title XVIII  
30 of the Social Security Act.

31       (3) If, pursuant to subsection (2), a child is provided  
32 coverage under the parent's policy after the end of the calendar  
33 year in which the child reaches age 25, and coverage for the  
34 child is subsequently terminated, the child is not eligible to  
35 be covered under the parent's policy unless the child was  
36 continuously covered by other creditable coverage without a gap  
37 in coverage of more than 63 days. For the purposes of this  
38 subsection, the term "creditable coverage" has the same meaning  
39 as defined in s. 627.6561(5).

40       (4)-(2) ~~Nothing in This section does not affect or preempt~~  
41 ~~affects or preempts~~ an insurer's right to medically underwrite  
42 or charge the appropriate premium.       (b) Require coverage  
43 for services provided to a dependent before October 1, 2008.

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44       (c) Require an employer to pay all or part of the cost of  
45 coverage provided for a dependent under this section.

46       (d) Prohibit an insurer or health maintenance organization  
47 from increasing the limiting age for dependent coverage to age  
48 30 in policies or contracts issued or renewed prior to the  
49 effective date of this act.

50       (5) Until April 1, 2009, a dependent child who qualifies  
51 for coverage under subsection (1) but whose coverage as a  
52 dependent child under a covered person's plan terminated under  
53 the terms of the plan before October 1, 2008, may make a written  
54 election to reinstate coverage, without proof of insurability,  
55 under that plan as a dependent child pursuant to this section.  
56 All other dependent children who qualify for coverage under  
57 subsection (1) shall be automatically covered at least until the  
58 end of the calendar year in which the child reaches the age of  
59 30, unless the covered person provides the group policyholder  
60 with written evidence the dependent child is married, is not a  
61 resident of the state, is covered under a separate comprehensive  
62 health insurance policy or a health benefit plan, is entitled to  
63 benefits under Title XVIII of the Social Security Act, Pub. L.  
64 No. 89-97, 42 U.S.C. ss. 1935 et seq., or is eligible for  
65 coverage as an employee under an employer-sponsored health plan.

66       (6) The covered person's plan may require the payment of a  
67 premium by the covered person or dependent child, as  
68 appropriate, subject to the approval of the Office of Insurance  
69 Regulation, for any period of coverage relating to a dependent's  
70 written election for coverage pursuant to subsection (3).

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71       (7) Notice regarding the reinstatement of coverage for a  
72 dependent child as provided under this section must be provided  
73 to a covered person in the certificate of coverage prepared for  
74 covered persons by the insurer or by the covered person's  
75 employer. The notice shall be given as soon as practicable after  
76 July 1, 2008, and such notice may be given through the group  
77 policyholder.

78       (8) This section does not apply to accident only,  
79 specified disease, disability income, Medicare supplement, or  
80 long-term care insurance policies.

81       (9) This section applies to all group, blanket, and  
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87                   **T I T L E   A M E N D M E N T**

88       Remove lines 101-122 and insert:  
89 coverage; amending s. 627.6562, F.S.; requiring insurance  
90 policies that provide dependent coverage to provide the  
91 policyholder with the option of insuring a child until the age  
92 of 30 under certain circumstances; amending s. 641.402, F.S.;

93 revising the  
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