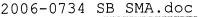
JAN 1 8 2006 S.B. NO. 2029

A BILL FOR AN ACT

RELATING TO INSURANCE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

- SECTION 1. The legislature finds that a growing problem 1
- exists regarding young adults and insurance coverage for 2
- healthcare. Young adults are the fastest growing population 3
- that are uninsured. In 2003, thirty percent of Americans in the 4
- eighteen to twenty-four year age group were uninsured. 5
- the uninsured young adults are college students and are not 6
- employed more than part time in order to be eligible for 7
- insurance through their employer. Additionally, the family 8
- coverage that insurance plans offer discontinue coverage at age 9
- 10 nineteen.
- The purpose of this Act is to extend the age, for insurance 11
- coverage for healthcare, of dependents to 25 years and to 30 12
- years of age for dependents enrolled in graduate or professional 13
- degree granting institutions. 14
- SECTION 2. Section 431:10A-103, Hawaii Revised Statutes, 15
- is amended to read as follows: 16
- "§431:10A-103 Family coverage defined. As used in this 17
- part, family coverage means a policy that insures, originally or 18





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- 1 upon subsequent amendment, an adult member of a family who shall
- 2 be deemed the policyholder and any two or more eligible members
- 3 of that family, including spouse, dependent children or any
- 4 children under a specified age which shall not exceed [nineteen]
- 5 twenty-five years, any dependent children attending graduate or
- 6 professional degree granting institutions on a part-time or
- 7 fulltime basis under a specified age which shall not exceed
- 8 thirty years, and any other person dependent upon the
- 9 policyholder."
- 10 SECTION 3. Section 432:1-101, Hawaii Revised Statutes, is
- 11 amended to read as follows:
- 12 "\$432:1-101 Scope; exemptions. The provisions of this
- 13 article shall apply to mutual benefit societies as defined
- 14 herein. Except as expressly provided in this article, mutual
- 15 benefit societies shall be exempt from the provisions of the
- 16 insurance code. Coverage for families shall be as provided in
- 17 section 431:10A-103. No law enacted after July 1, 1988, shall
- 18 apply to mutual benefit societies unless such societies are
- 19 expressly designated therein."
- 20 SECTION 4. Section 432D:23, Hawaii Revised Statutes, is
- 21 amended to read as follows:

- 1 "S432D-23 Required provisions and benefits.
- 2 Notwithstanding any provision of law to the contrary, each
- 3 policy, contract, plan, or agreement issued in the State after
- 4 January 1, 1995, by health maintenance organizations pursuant to
- 5 this chapter, shall include benefits provided in sections
- 6 431:10A-103, 431:10-212, 431:10A-115, 431:10A-115.5,
- 7 431:10A-116, 431:10A-116.5, 431:10A-116.6, 431:10A-119,
- **8** 431:10A-120, and 431:10A-121, and chapter 431M."
- 9 SECTION 5. Statutory material to be repealed is bracketed
- 10 and stricken. New statutory material is underscored.
- 11 SECTION 6. This Act shall take effect on October 1, 2006.

12

INTRODUCED BY:



Report Title:

Insurance; Coverage for Dependents and Students

Description:

Extends the age requirement of dependents for insurance coverage to 25 years of age, and for dependents in graduate or professional school to 30 years of age.