

1 H.530

2 Introduced by Representatives Obuchowski of Rockingham and Wilson of

3 Manchester

4 Referred to Committee on

5 Date:

6 Subject: Health; health insurance; dependent coverage; young adult coverage

7 Statement of purpose: This bill proposes to allow parents to keep their young  
8 adult children on their health insurance until the child reaches age 27.

9 An act relating to health insurance coverage for young adults

10 It is hereby enacted by the General Assembly of the State of Vermont:

11 Sec. 1. 8 V.S.A. § 4089d is amended to read:

12 § 4089d. COVERAGE; DEPENDENT AND YOUNG ADULT CHILDREN

13 (a) As used in this section, "health insurance plan" ~~shall mean any group or~~  
14 ~~individual policy, nonprofit hospital or medical service corporation, subscriber~~  
15 ~~contract, health maintenance organization contract, self-insured group plan,~~  
16 ~~and prepaid health insurance plans delivered, issued for delivery, renewed,~~  
17 ~~replaced, or assumed by another insurer, or in any other way continued in force~~  
18 ~~in this state~~ means any health insurance policy or health benefit plan offered by  
19 a health insurer, as defined in section 9402 of Title 18, and any health benefit

1 plan offered or administered by the state or any subdivision or instrumentality  
2 of the state.

3 \* \* \*

4 (e) Notwithstanding any other provision of this section, a family health  
5 insurance plan shall include an adult child up to the age of 27 as long as the  
6 child is unmarried, has no dependents of his or her own, is a Vermont resident,  
7 and does not have health insurance coverage through any branch of the  
8 military. For purposes of this section, "Vermont resident" means an individual  
9 domiciled in Vermont as evidenced by an intent to maintain a principal  
10 dwelling place in Vermont indefinitely and to return to Vermont if temporarily  
11 absent, coupled with an act or acts consistent with that intent.

12 (f) Nothing in this section shall be construed to require an employer to pay  
13 all or a portion of the premium for family coverage attributable to the coverage  
14 of a young adult child.

15 Sec. 2. APPLICABILITY AND EFFECTIVE DATE

16 This act shall take effect on October 1, 2010, and shall apply to all health  
17 insurance plans on and after October 1, 2010, on such date as a health insurer  
18 offers, issues, or renews the health insurance plan, but in no event later than  
19 October 1, 2011.