

1 STATE OF OKLAHOMA

2 2nd Session of the 51st Legislature (2008)

3 HOUSE BILL 2495

By: Hilliard

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5
6 AS INTRODUCED

7 An Act relating to insurance; requiring provision of
8 health coverage to certain family members; providing
9 requirements to be met by certain family members to
10 remain covered; defining term; providing for
11 necessary annual deductibles, coinsurance and
12 contract terms; providing for codification; and
13 providing an effective date.

14 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

15 SECTION 1. NEW LAW A new section of law to be codified
16 in the Oklahoma Statutes as Section 6058.1 of Title 36, unless there
17 is created a duplication in numbering, reads as follows:

18 A. All individual and group health insurance policies providing
19 coverage on an expense incurred, fixed, or capitated basis, and all
20 individual and group insurance policies, certificates, service or
21 indemnity type contracts issued by insurance companies, health
22 maintenance organizations, nonprofit corporations, charitable and
23 benevolent corporations established for the purposes of operating a
24 nonprofit hospital service or indemnity plan and/or a nonprofit
25 medical or indemnity, fixed, or capitated plan, and all self-

1 insurers which provide coverage for a family member of the insured
2 or subscriber shall, as to such coverage of the family member, also
3 provide that the health insurance benefits applicable for dependents
4 shall be payable with respect to any family member that is a child
5 of the insured up to the age of twenty-four (24) years if the child:

6 1. Is covered as an unmarried child on the day immediately
7 preceding November 1, 2008;

8 2. Remains unmarried up to the age of twenty-four (24); and

9 3. Is enrolled as a full-time student at an institution within
10 The Oklahoma State System of Higher Education. For purposes of this
11 paragraph, "full-time student" means a student enrolled in an
12 undergraduate program of study leading to an associate or
13 baccalaureate degree wherein the degree is conferred no later than
14 five (5) years, or ten (10) semesters, from the date of enrollment
15 at an institution within The Oklahoma State System of Higher
16 Education.

17 B. The coverage required by this section shall be subject to
18 the same annual deductibles and coinsurance as may be deemed
19 appropriate and as are consistent with those established for other
20 covered benefits. The coverage shall also be subject to the terms
21 of the contract of the insurer, if any, with hospitals and
22 physicians.

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SECTION 2. This act shall become effective November 1, 2008.

51-2-8693 MMP 01/05/08