

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 532 Session of
1993

INTRODUCED BY RAYMOND, VEON, COLAIZZO, HECKLER, REBER, TRELLO,
DeLUCA, ARGALL, E. Z. TAYLOR, KENNEY, BUNT, TANGRETTI, GEIST
AND CIVERA, MARCH 15, 1993

REFERRED TO COMMITTEE ON INSURANCE, MARCH 15, 1993

AN ACT

1 Requiring health insurance policies to provide adoption coverage
2 for medical and hospital costs incurred prior to a finalized
3 adoption.

4 The General Assembly of the Commonwealth of Pennsylvania
5 hereby enacts as follows:

6 Section 1. Additional coverage.

7 All health insurance policies providing coverage on an
8 expense-incurred basis and service or indemnity-type contracts
9 issued by a nonprofit corporation subject to 40 Pa.C.S. Ch. 61
10 (relating to hospital plan corporations), 63 (relating to
11 professional health services plan corporations) or 65 (relating
12 to fraternal benefit societies) and all health services provided
13 by plans operating under the act of December 29, 1972 (P.L.1701,
14 No.364), known as the Health Maintenance Organization Act, shall
15 also provide that the health insurance benefits or health
16 services applicable shall be payable with respect to an adopted
17 child of an insured or subscriber and the birth mother of the
18 adopted child.

1 Section 2. Description of coverage.

2 The coverage for the birth mother of an adopted child shall
3 be the standard coverage for a pregnant insured. The coverage
4 for an adopted child shall consist of coverage of injury or
5 sickness including the necessary care and treatment of medically
6 diagnosed congenital defects, birth abnormalities, prematurity
7 and routine nursery care, but need not include routine well-baby
8 care, immunizations and medical examinations or tests not
9 necessary for the treatment of a covered injury, illness,
10 defect, deformity or disease except to the extent that these
11 coverages are provided for the insured or for dependent children
12 under the same class of coverage.

13 Section 3. Premiums.

14 If payment of a specific premium or subscription fee is
15 required to provide adoption coverage, the policy or contract
16 may require that notification of the adoption and payment of the
17 required premium or fees must be furnished to the insurer or
18 nonprofit service or indemnity corporation within 31 days after
19 the date of adoption in order to have the coverage continue
20 beyond the 31-day period.

21 Section 4. Applicability.

22 The requirements of this act shall apply to all insurance
23 policies, subscriber contracts and group insurance certificates
24 issued under any group master policy delivered or issued for
25 delivery more than 120 days after the effective date of this
26 act. The requirements of this act shall also apply to all
27 renewals of contracts on any renewal date which is more than 120
28 days after the effective date of this act.

29 Section 5. Effective date.

30 This act shall take effect in 60 days.