
THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 796 Session of
2007

INTRODUCED BY WALKO, DeWEESE, COHEN, SURRA, BELFANTI,
BENNINGTON, BOYD, CALTAGIRONE, CAPPELLI, CURRY, DALEY,
DENLINGER, FABRIZIO, FRANKEL, FREEMAN, GEORGE, GIBBONS,
GOODMAN, GRUCELA, HARHAI, HARPER, HENNESSEY, HERSHEY,
HORNAMAN, JOSEPHS, KING, KORTZ, KOTIK, LEACH, MANN,
McILHATTAN, MELIO, MYERS, M. O'BRIEN, PALLONE, PAYTON,
RAMALEY, REICHLEY, SANTONI, SAYLOR, SCHRODER, SIPTROTH,
SOLOBAY, SONNEY, STABACK, WANSACZ, WHEATLEY, WILLIAMS,
WOJNAROSKI, YOUNGBLOOD, EACHUS AND BROOKS, MARCH 19, 2007

REFERRED TO COMMITTEE ON INSURANCE, MARCH 19, 2007

AN ACT

1 Providing for health insurance coverage for certain dependents
2 and for regulation by the Insurance Department.

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

5 Section 1. Short title.

6 This act shall be known and may be cited as the Full-time
7 Student Medical Leave Insurance Act.

8 Section 2. Definitions.

9 The following words and phrases when used in this act shall
10 have the meanings given to them in this section unless the
11 context clearly indicates otherwise:

12 "Health insurance policy." Except for specified disease
13 policies, any group health insurance policy, contract or plan,
14 or any individual policy, contract or plan with dependent

1 coverage for children, which provides medical coverage on an
2 expense-incurred, service or prepaid basis subject to any one of
3 the following:

4 (1) The act of May 17, 1921 (P.L.682, No.284), known as
5 The Insurance Company Law of 1921.

6 (2) The act of December 29, 1972 (P.L.1701, No.364),
7 known as the Health Maintenance Organization Act.

8 (3) 40 Pa.C.S. Ch. 61 (relating to hospital plan
9 corporations) or 63 (relating to professional health services
10 plan corporations).

11 (4) An employee welfare benefit plan as defined in
12 section 3 of the Employee Retirement Income Security Act of
13 1974 (Public Law 93-406, 29 U.S.C. § 1001 et seq.).

14 Section 3. Coverage of dependent children.

15 If the coverage for dependent children includes coverage for
16 dependent children who are full-time students over 18 years of
17 age, dependent coverage shall include coverage for a dependent's
18 medically necessary leave of absence from school for a period
19 not to exceed 12 months or the date on which coverage would
20 otherwise end pursuant to the terms and conditions of the
21 policy, whichever comes first. To establish entitlement to
22 coverage under this section, documentation and certification of
23 the medical necessity of a leave of absence shall be submitted
24 to the insurer by the student's attending physician.

25 Section 4. Delivery of policy.

26 If a health insurance policy provides coverage or benefits to
27 a resident of this Commonwealth, it shall be deemed to be
28 delivered in this Commonwealth within the meaning of this act,
29 regardless of whether the health care insurer issuing or
30 delivering the policy is located within or outside this

1 Commonwealth.

2 Section 5. Regulations.

3 The Insurance Department shall promulgate regulations to
4 implement this act.

5 Section 6. Applicability.

6 This act shall apply to all insurance policies, subscriber
7 contracts and group insurance certificates issued under any
8 group master policy, delivered or issued for delivery on or
9 after the effective date of this section. This act shall also
10 apply to all renewals of contracts on any renewal date which is
11 on or after the effective date of this section.

12 Section 10. Effective date.

13 This act shall take effect in 60 days.