

JAN 18 2006

S.B. NO. 2029

A BILL FOR AN ACT

RELATING TO INSURANCE.

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

1 SECTION 1. The legislature finds that a growing problem
2 exists regarding young adults and insurance coverage for
3 healthcare. Young adults are the fastest growing population
4 that are uninsured. In 2003, thirty percent of Americans in the
5 eighteen to twenty-four year age group were uninsured. Most of
6 the uninsured young adults are college students and are not
7 employed more than part time in order to be eligible for
8 insurance through their employer. Additionally, the family
9 coverage that insurance plans offer discontinue coverage at age
10 nineteen.

11 The purpose of this Act is to extend the age, for insurance
12 coverage for healthcare, of dependents to 25 years and to 30
13 years of age for dependents enrolled in graduate or professional
14 degree granting institutions.

15 SECTION 2. Section 431:10A-103, Hawaii Revised Statutes,
16 is amended to read as follows:

17 "**§431:10A-103 Family coverage defined.** As used in this
18 part, family coverage means a policy that insures, originally or



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:

SB2029

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.

