

OF HEALTH INSURANCE COVERING GROUPS OF PERSONS AS DEFINED BELOW, WITH OR WITHOUT ONE OR MORE MEMBERS OF THEIR FAMILIES OR ONE OR MORE OF THEIR DEPENDENTS, OR COVERING ONE OR MORE MEMBERS OF THE FAMILIES OR ONE OR MORE DEPENDENTS OF SUCH GROUPS OF PERSONS, AND ISSUED UPON THE FOLLOWING BASIS:

(7) IN ANY GROUP HEALTH INSURANCE POLICY HEREAFTER ISSUED IN THIS STATE, NOTWITHSTANDING ANY LIMITING AGE STATED IN THE POLICY ANY UNMARRIED CHILD COVERED UNDER THE POLICY AS A DEPENDENT OF AN EMPLOYEE, MEMBER, OR OTHER COVERED PERSON, AND WHO IS CHIEFLY DEPENDENT FOR SUPPORT UPON THE EMPLOYEE, MEMBER, OR OTHER COVERED PERSON, AND WHO, AT THE TIME OF REACHING THE LIMITING AGE, IS INCAPABLE OF SELF-SUPPORT BECAUSE OF MENTAL OR PHYSICAL INCAPACITY THAT COMMENCED PRIOR TO THE CHILD'S ATTAINING THE LIMITING AGE, SHALL CONTINUE TO BE COVERED UNDER THE POLICY WHILE REMAINING SO DEPENDENT, UNMARRIED, AND MENTALLY OR PHYSICALLY INCAPACITATED, UNTIL SUCH TIME AS THE INSURANCE ON THE EMPLOYEE, MEMBER, OR OTHER COVERED PERSON UPON WHOM SUCH CHILD IS DEPENDENT TERMINATES.

SECTION 2. AND BE IT FURTHER ENACTED, That Section 438(3) of Article 48A - Insurance Code, of the Annotated Code of Maryland (1972 Replacement Volume and 1976 Supplement) be and it is hereby repealed and reenacted, with amendments, to read as follows:

#### Article 48A - Insurance Code

438.

No policy of health insurance shall be delivered or issued for delivery to any person in this State unless it otherwise complies with this article, and complies with the following:

(3) It shall purport to insure only one person, except that a policy may insure, originally or by subsequent amendment, upon the application of an adult member of a family, who shall be deemed the policyholder, any two (2) or more eligible members of that family, including husband, wife, dependent children or any children under a specified age which shall not exceed eighteen years and any other person dependent upon the policyholder or any other person related to and resident in the household of the insured. NOTWITHSTANDING ANY LIMITING AGE STATED IN THE POLICY ANY UNMARRIED CHILD COVERED UNDER THE POLICY AS A DEPENDENT OF A COVERED PERSON WHO IS CHIEFLY DEPENDENT FOR SUPPORT UPON THE COVERED PERSON, AND WHO, AT THE TIME OF REACHING THE LIMITING AGE, IS INCAPABLE OF SELF-SUPPORT BECAUSE OF MENTAL OR PHYSICAL INCAPACITY THAT COMMENCED PRIOR TO THE CHILD'S ATTAINING THE LIMITING AGE, SHALL CONTINUE TO BE COVERED UNDER THE POLICY WHILE REMAINING SO DEPENDENT, UNMARRIED, AND MENTALLY OR PHYSICALLY INCAPACITATED, UNTIL SUCH TIME AS THE INSURANCE ON THE COVERED PERSON