

HOUSE BILL NO. 326

IN THE LEGISLATURE OF THE STATE OF ALASKA

TWENTY-SEVENTH LEGISLATURE - SECOND SESSION

BY REPRESENTATIVE GUTTENBERG

Introduced: 2/17/12

Referred: Labor and Commerce, Finance

A BILL

FOR AN ACT ENTITLED

1 **"An Act requiring health care insurers to offer a child-only policy; and providing for an**
2 **effective date."**

3 **BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

4 * **Section 1.** AS 21.42 is amended by adding a new section to read:

5 **Sec. 21.42.420. Child-only health care coverage.** (a) During each enrollment
6 period and, for late enrollees, within 30 days after qualifying for late enrollment, a
7 health care insurer that offers, issues for delivery, delivers, or renews health care
8 insurance in the individual market in this state, other than individual grandfathered
9 policies, shall offer for children who are residents of the state a child-only policy on a
10 guaranteed-issue basis without limitation or exclusion for a preexisting condition.

11 (b) Coverage under a child-only policy does not include

12 (1) dependent coverage under a family plan; or

13 (2) excepted benefits as defined in AS 21.54.160.

14 (c) In this section,

- 1 (1) "child" means an individual under 19 years of age;
- 2 (2) "enrollment period" means January 1 through March 31 of each
- 3 year;
- 4 (3) "grandfathered coverage" means health care coverage in place on
- 5 March 23, 2010, consistent with sec. 1251, P.L. 111-148, 124 Stat. 119 (Patient
- 6 Protection and Affordable Health Care Act) and regulations adopted under P.L. 111-
- 7 148, 124 Stat. 119 (Patient Protection and Affordable Health Care Act);
- 8 (4) "late enrollee" means a child who has not obtained individual
- 9 health care insurance because
- 10 (A) the child lost dependent coverage because of a termination
- 11 of employment or change in employment status of the child or the person
- 12 through whom the child was covered;
- 13 (B) an employer stopped contributing to an employee's or a
- 14 dependent's coverage;
- 15 (C) the person through whom the child was covered died;
- 16 (D) the child's parents legally separated or divorced; or
- 17 (E) the child is no longer eligible for a state or federal health
- 18 care program.

19 * **Sec. 2.** AS 21.42.420 is repealed January 1, 2014.

20 * **Sec. 3.** The uncodified law of the State of Alaska is amended by adding a new section to

21 read:

22 TRANSITIONAL PROVISIONS. The initial enrollment period under AS 21.42.420,

23 enacted by sec. 1 of this Act, begins 90 days after the effective date of this Act.

24 * **Sec. 4.** This Act takes effect immediately under AS 01.10.070(c).