



**LAWS OF ALASKA**  
**1992**

**Source**  
SCS HB 297(L&C)

**Chapter No.**  
123

**AN ACT**

Relating to insurance coverage for adopted children and children placed for adoption.

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

THE ACT FOLLOWS ON PAGE 1

**Approved by the Governor:** June 24, 1992  
**Actual Effective Date:** September 22, 1992

AN ACT

1 Relating to insurance coverage for adopted children and children placed for adoption.

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4 \* Section 1. AS 21.42.345 is amended to read:

5       Sec. 21.42.345. REQUIRED PROVISION FOR COVERAGE FOR NEWLY BORN OR  
6 ADOPTED CHILDREN. All individual and group health insurance policies providing coverage  
7 on an expense incurred basis and individual and group service or indemnity type contracts issued  
8 by a nonprofit corporation that provide coverage for a family member of the insured or subscriber  
9 shall, as to the family members' coverage, also provide that the health insurance benefits  
10 applicable for children shall be payable with respect to a newly born child of the insured or  
11 subscriber from the moment of birth, a child adopted by the insured or subscriber, and a child  
12 placed with the insured or subscriber for adoption. The coverage for newly born children  
13 shall consist of coverage of injury or sickness including the necessary care and treatment of  
14 medically diagnosed congenital defects and birth abnormalities. If payment of a specific

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1 premium or subscription fee is required to provide coverage for a child, the policy or contract  
2 may require that notification of birth of a newly born child, adopted child, or child placed for  
3 adoption and payment of the required premium or fees must be furnished to the insurer or  
4 nonprofit service or indemnity corporation within 31 days after the date of birth, adoption, or  
5 placement in order to have the coverage continue beyond the 31-day period. [THE  
6 REQUIREMENTS OF THIS CHAPTER APPLY TO ALL INSURANCE POLICIES AND  
7 SUBSCRIBER CONTRACTS DELIVERED OR ISSUED FOR DELIVERY IN THIS STATE  
8 AFTER DECEMBER 26, 1975.]

9 \* **Sec. 2. APPLICABILITY.** This Act applies to all individual and group health insurance policies  
10 providing coverage on an expense incurred basis, and to individual and group service or indemnity  
11 contracts issued by a nonprofit corporation that provide coverage for a family member of the insured or  
12 subscriber, that are entered into or renewed on or after the effective date of this Act.