

HOUSE No. 1546

By Mr. Pasciucco of Boston, petition of John J. Beades and Domenick S. Pasciucco that certain handicapped children of holders of accident and health insurance policies be given continued coverage after attaining the age of nineteen years. Insurance.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Sixty-Two.

AN ACT PROVIDING THAT CERTAIN HANDICAPPED CHILDREN OF POLICYHOLDERS OF ACCIDENT AND HEALTH INSURANCE SHALL BE GIVEN CONTINUED COVERAGE AFTER ATTAINING THE AGE OF NINETEEN YEARS.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Paragraph (a) of subdivision (2) of section 108 of
2 chapter 175 of the General Laws is hereby amended by striking
3 out provision (3), as appearing in section 1 of chapter 275 of the
4 acts of 1954, and inserting in place thereof the following pro-
5 vision:—

6 (3) It purports to insure only one person, except that a policy
7 may insure, originally or by subsequent amendment, upon the
8 application of an adult member of a family who shall be deemed
9 the policyholder, any two or more eligible members of that
10 family, including husband, wife, dependent children or any
11 children under a specified age which shall not exceed nineteen
12 years and any other person dependent upon the policyholder,
13 provided however that any child who is mentally or physically
14 incapable of earning his own living shall continue to be insured
15 under the policy of his parent so long as he continues to be
16 mentally or physically incapable of earning his own living, with-
17 out any limitation as to age, subject, however, to such rules and

18 regulations, premiums or additional premiums as the commis-
19 sioner of insurance may approve; and

1 SECTION 2. Subdivision (D) of section 110 of said chapter 175,
2 as most recently amended by chapter 207 of the acts of 1955, is
3 hereby further amended by adding at the end the following:—
4 Any blanket or general policy issued under subdivision (A) of
5 this section shall contain a provision that any child who is men-
6 tally or physically incapable of earning his own living who is
7 covered under the policy of his parent shall continue to be in-
8 sured under said policy for so long as he continues to be mentally
9 or physically incapable of earning his own living, without any
10 limitation as to age, subject, however to such rules and regula-
11 tions, premiums or additional premiums as the commissioner of
12 insurance may approve.