

Maine Revised Statutes
Title 24: INSURANCE
Chapter 19: NONPROFIT HOSPITAL OR
MEDICAL SERVICE ORGANIZATIONS

§2318. MATERNITY BENEFITS AND DEPENDENT COVERAGE

1. Definitions. For the purposes of this section, unless the context otherwise indicates, the following terms have the following meanings.

A. "Dependent children" means children who are under 19 years of age and are children, stepchildren or adopted children of, or children placed for adoption with, the subscriber, member or spouse of the subscriber or member. [1993, c. 666, Pt. A, §1 (NEW).]

B. "Placed for adoption" means the assumption and retention of a legal obligation by a person for the total or partial support of a child in anticipation of adoption of the child. If the legal obligation ceases to exist, the child is no longer considered placed for adoption. [1993, c. 666, Pt. A, §1 (NEW).]

[1993, c. 666, Pt. A, §1 (RPR) .]

2. Maternity benefits. All individual or group contracts issued by any nonprofit hospital or medical service organization operating pursuant to this chapter must provide to unmarried subscribers or members and minor dependents of the subscribers or members the same minimum maternity benefits and the same option for additional maternity benefits, at appropriate rates and under the same terms and conditions as those benefits or options for benefits are provided to married subscribers or members. This requirement applies to all individual or group contracts issued or renewed after the effective date of this subsection.

[1991, c. 200, Pt. B, §1 (NEW) .]

3. Coverage. All individual or group contracts issued in accordance with the requirements of this section must provide unmarried subscribers with the same benefits or option of benefits for dependent children as is extended to dependent children of married subscribers, at appropriate rates and under the same terms and conditions.

[1991, c. 200, Pt. B, §1 (NEW) .]

4. Financial dependency. Financial dependency of dependent children on the subscriber or member or the spouse of the subscriber or member may not be required as a condition for eligibility for coverage.

[1991, c. 200, Pt. B, §1 (NEW) .]

5. Adopted children. All individual or group contracts issued in accordance with the requirements of this section must provide the same benefits to dependent children placed for adoption with the subscriber or spouse of the subscriber under the same terms and conditions as apply to natural dependent children or stepchildren of the subscriber or spouse of the subscriber, irrespective of whether the adoption has become final.

[1993, c. 666, Pt. A, §2 (NEW) .]

6. Application. The requirements of this section apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State. For purposes of this section, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

§2318. Newborn children coverage

(REPEALED BY PL 1975, c. 700, §100

[2003, c. 517, Pt. B, §1 (NEW) .]

SECTION HISTORY

1975, c. 276, §1 (NEW). 1975, c. 428, §1 (NEW). 1975, c. 770, §100 (RP). 1991, c. 200, §B1 (RPR). 1993, c. 666, §§A1,2 (AMD). 2003, c. 517, §B1 (AMD).

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