

DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU

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PJK:bjk:rs

December 23, 2008

I left all of the sections in current law that apply to dependent coverage as is in this draft [see ss. 632.88 and 632.895 (5), (5m), and (15)], except for the amendment I made to s. 632.895 (15) (a). Section 632.895 (15) applies to an insurer that covers a dependent because he or she is a full-time student. If this draft becomes law, s. 632.895 (15) would apply to: 1) any policy that extends coverage for dependents beyond age 26 if they are full-time students (probably none or very few, but it is theoretically possible), and 2) any policy covering a person who served in the national guard or reserves and is now a full-time student. You may be able to think of other possibilities. I think s. 632.895 (15) can coexist with this draft. However, you will have to let me know which of the happenings under s. 632.895 (15) (c) you want to apply to a person whose coverage under s. 632.895 (15) stems from proposed s. 632.885 (2) (b). For example, even though coverage is not terminated on the basis of age under proposed s. 632.885 (2) (b) if the person is a full-time student, do you want their coverage terminated on the basis of age if they are on medical leave and not actually a full-time student, as under s. 632.895 (15) (c) 5.? Let me know, also, if you want any of the current law dependent coverage sections to be treated differently from how I have treated them in this draft.

Pamela J. Kahler
Senior Legislative Attorney
Phone: (608) 266-2682
E-mail: pam.kahler@legis.wisconsin.gov