

WISCONSIN LEGISLATIVE COUNCIL ACT MEMO

2007 Wisconsin Act 36 [2007 Assembly Bill 280] Health Insurance Coverage for Students on Medical Leave

2007 Wisconsin Act 36 specifies that every health insurance policy and governmental selfinsured health plan which provides coverage for a person as a dependent of an insured because the person is a full-time student must continue to provide dependent coverage for the person if, due to a medically necessary leave of absence, the person ceases to be a full-time student. Under the Act, a policy or plan is not required to continue coverage unless the person submits documentation and certification of the medical necessity of the leave of absence from the person's attending physician.

The date on which the continuation coverage begins is the date the person ceases to be a fulltime student due to the medically necessary leave of absence. The Act provides that this coverage must be continued only until one of several events specified in the Act occurs, but in no event is the coverage required to be continued for more than one year after the continuation began.

Effective Date and Initial Applicability: The Act takes effect on July 1, 2008 and, in general, applies to health insurance policies that are issued or renewed and governmental self-insured health plans that are established, extended, modified, or renewed on or after July 1, 2008. Special initial applicability provisions apply if a policy or plan covers employees who are affected by a collective bargaining agreement that has provisions inconsistent with the Act.

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This memo provides a brief description of the Act. For more detailed information, consult the text of the law and related legislative documents at the Legislature's Web site at: <u>http://www.legis.state.wi.us/</u>.