
THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 261 Session of
2025

INTRODUCED BY PICKETT, WARREN, VENKAT, VITALI, KHAN, SANCHEZ,
SAPPEY, SAMUELSON, MALAGARI, KENYATTA, DONAHUE, BURGOS,
NEILSON, BRENNAN, HILL-EVANS, GALLAGHER, SCHLOSSBERG AND
DALEY, JANUARY 17, 2025

REFERRED TO COMMITTEE ON INSURANCE, JANUARY 17, 2025

AN ACT

1 Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An
2 act relating to insurance; amending, revising, and
3 consolidating the law providing for the incorporation of
4 insurance companies, and the regulation, supervision, and
5 protection of home and foreign insurance companies, Lloyds
6 associations, reciprocal and inter-insurance exchanges, and
7 fire insurance rating bureaus, and the regulation and
8 supervision of insurance carried by such companies,
9 associations, and exchanges, including insurance carried by
10 the State Workmen's Insurance Fund; providing penalties; and
11 repealing existing laws," in casualty insurance, further
12 providing for conditions subject to which policies are to be
13 issued and for group accident and sickness insurance; and, in
14 community health reinvestment, further providing for
15 definitions.

16 The General Assembly of the Commonwealth of Pennsylvania
17 hereby enacts as follows:

18 Section 1. Sections 617(A)(9) and 621.2(a)(6) of the act of
19 May 17, 1921 (P.L.682, No.284), known as The Insurance Company
20 Law of 1921, are amended to read:

21 Section 617. Conditions Subject to Which Policies Are to Be
22 Issued.--(A) No such policy shall be delivered or issued for
23 delivery to any person in this Commonwealth unless:

1 * * *

2 (9) A policy delivered or issued for delivery after January
3 1, 1968, under which coverage of a dependent of a policyholder
4 terminates at a specified age shall, with respect to an
5 unmarried child covered by the policy prior to the attainment of
6 the age of nineteen who is incapable of self-sustaining
7 employment by reason of [mental retardation or physical
8 handicap] an intellectual or physical disability and who became
9 so incapable prior to attainment of age nineteen and who is
10 chiefly dependent upon such policyholder for support and
11 maintenance, not so terminate while the policy remains in force
12 and the dependent remains in such condition, if the policyholder
13 has within thirty-one days of such dependent's attainment of the
14 limiting age submitted proof of such dependent's incapacity as
15 described herein. The foregoing provisions of this paragraph
16 shall not require an insurer to insure a dependent [who is a
17 mentally retarded or physically handicapped] child who has an
18 intellectual or physical disability where the policy is
19 underwritten on evidence of insurability based on health factors
20 set forth in the application or where such dependent child does
21 not satisfy the conditions of the policy as to any requirement
22 for evidence of insurability or other provisions of the policy,
23 satisfaction of which is required for coverage thereunder to
24 take effect. In any such case the terms of the policy shall
25 apply with regard to the coverage or exclusion from coverage of
26 such dependent.

27 * * *

28 Section 621.2. Group Accident and Sickness Insurance.--(a)
29 Group accident and sickness insurance is hereby declared to be
30 that form of accident and sickness insurance covering groups of

1 persons defined in this section with or without one or more
2 members of their families or one or more of their dependents, or
3 covering one or more members of the families or one or more
4 dependents of such groups or persons and issued upon the
5 following basis:

6 * * *

7 (6) A policy delivered or issued for delivery on or after
8 January 1, 1968 under which coverage of a dependent of an
9 employe or other member of the insured group terminates at a
10 specified age shall, with respect to an unmarried child covered
11 by the policy prior to the attainment of the age of nineteen who
12 is incapable of self-sustaining employment by reason of [mental
13 retardation or physical handicap] intellectual or physical
14 disability and who became so incapable prior to attainment of
15 age nineteen and who is chiefly dependent upon such employe or
16 member for support and maintenance, not so terminate while the
17 insurance of the employe or member remains in force and the
18 dependent remains in such condition, if the insured employe or
19 member has within thirty-one days of such dependent's attainment
20 of the termination age submitted proof of such dependent's
21 incapacity as described herein. The foregoing provisions of this
22 paragraph shall not require an insurer to insure a dependent
23 [who is a mentally retarded or physically handicapped] child who
24 has an intellectual or physical disability if the dependent is a
25 child of an employe or other member of the insured group [where
26 such] and the dependent does not satisfy the conditions of the
27 group policy as to any requirements for evidence of insurability
28 or other provisions as may be stated in the group policy
29 required for coverage thereunder to take effect. In any such
30 case the terms of the policy shall apply with regard to the

1 coverage or exclusion from coverage of such dependent.

2 * * *

3 Section 2. Paragraph (3) of the definition of "community
4 health reinvestment activity" in section 2501 of the act is
5 amended to read:

6 Section 2501. Definitions.

7 The following words and phrases when used in this article
8 shall have the meanings given to them in this section unless the
9 context clearly indicates otherwise:

10 "Community health reinvestment activity." Community health
11 services and projects that improve health care or make health
12 care more accessible. The term includes funding, subsidization
13 or provision of the following:

14 * * *

15 (3) Programs for the prevention and treatment of disease
16 or injury, including [mental retardation] intellectual
17 disabilities, mental disorders, mental health counseling or
18 the promotion of health or wellness.

19 * * *

20 Section 3. This act shall take effect immediately.