

Michelle's Law – H.R. 2851

Continuation of coverage for an eligible dependent who ceases to be a full-time student because of a medically necessary leave of absence.

Please complete the following information, attach the dependent's attending physician's signed documentation and certification of the medical necessity for the leave of absence, and submit to:

Humana
Attn: Student Verification – 6th Floor
101 E. Main St.
Louisville, KY 40202

Or fax to:
1-866-584-9140

This information can be found on the member's identification card.

Group ID: _____ Group Name: _____

Subscriber ID: _____

Subscriber Name: _____

Dependent's Name: _____

Date of Birth: ____/____/____

Please be sure the letter of medical necessity from the attending physician contains the following:

- 1. Name of dependent**
- 2. Medical necessity for leave of absence**
- 3. Date absence began**
- 4. Estimated length of medically necessary leave of absence**

Effective October 9, 2009

In part, H.R. 2851 reads:

SEC. 714. COVERAGE OF DEPENDENT STUDENTS ON MEDICALLY NECESSARY LEAVE OF ABSENCE.

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(a) **Medically Necessary Leave of Absence** – In this section, the term “medically necessary leave of absence” means, with respect to a dependent child described in subsection (b)(2) in connection with a group health plan or health insurance coverage offered in connection with such plan, a leave of absence of such child from a postsecondary educational institution (including an institution of higher education as defined in section 102 of the Higher Education Act of 1965), or any other change in enrollment of such child at such an institution, that:

- (1) Commences while such child is suffering from a serious illness or injury;
- (2) Is medically necessary; and
- (3) Causes such child to lose student status for purposes of coverage under the terms of the plan or coverage.

(b) **Requirement to Continue Coverage:**

(1) **IN GENERAL** – In the case of a dependent child described in paragraph (2), a group health plan, or a health insurance issuer that provides health insurance coverage in connection with a group health plan, shall not terminate coverage of such child under such plan or health insurance coverage due to a medically necessary leave of absence before the date that is the earlier of:

- (A) Date that is one year after the first day of the medically necessary leave of absence; or
- (B) Date on which such coverage would otherwise terminate under the terms of the plan or health insurance coverage.

(2) **DEPENDENT CHILD DESCRIBED** – A dependent child described in this paragraph is, with respect to a group health plan or health insurance coverage offered in connection with the plan, a beneficiary under the plan who:

- (A) Is a dependent child, under the terms of the plan or coverage, of a participant or beneficiary under the plan or coverage; and
- (B) Was enrolled in the plan or coverage, on the basis of being a full-time student at a postsecondary educational institution (as described in subsection (a)), immediately before the first day of the medically necessary leave of absence involved.

(3) **CERTIFICATION BY PHYSICIAN** – Paragraph (1) shall apply to a group health plan or health insurance coverage offered by an issuer in connection with such plan only if the plan or issuer of the coverage has received written certification by a treating physician of the dependent child that states the child is suffering from a serious illness or injury and that the leave of absence (or other change of enrollment) described in subsection (a) is medically necessary.