HB 552-FN - VERSION ADOPTED BY BOTH BODIES

2025 SESSION

25-0787
11/09

HOUSE BILL ***552-FN***

AN ACT relative to coverage of children under the state retiree insurance plan.

SPONSORS: Rep. Newsom, Merr. 9; Rep. Luneau, Merr. 9; Sen. Reardon, Dist 15

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill removes the requirement that young adult children covered under a retired state employee's insurance plan be full-time students.

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Explanation: Matter added to current law appears in ***bold italics.***
Matter removed from current law appears [~~in brackets and struckthrough.~~]
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty Five

AN ACT relative to coverage of children under the state retiree insurance plan.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 State Employees Group Insurance; Medical and Surgical Benefits; Eligibility of Children Between the Ages of 19 and 25. Amend RSA 21-I:30, IV to read as follows:

IV. Fully dependent minor children, children between the ages of 19 through 25 [~~if full-time students~~], and any certifiably dependent child with a disability who is institutionalized or living in the household and being cared for by the qualified retired member, the member's spouse, or the qualified surviving spouse, and whose certificate is on file, shall be eligible for this plan on payment of a premium as long as they are eligible for the plan benefit per the foregoing requirements. The amount of the premium shall be the full cost of the plan benefits as determined by the department of administrative services. Participants may voluntarily cease participation in plan benefits at any time.

2 Effective Date. This act shall take effect 60 days after its passage.

LBA
25-0787
12/27/24

HB 552-FN- FISCAL NOTE
AS INTRODUCED

AN ACT relative to coverage of children under the state retiree insurance plan.

FISCAL IMPACT: This bill does not provide funding, nor does it authorize new positions.

Estimated State Impact				
	FY 2025	**FY 2026**	**FY 2027**	**FY 2028**
Revenue	$0	Indeterminable	Indeterminable	Indeterminable
Revenue Fund(s)	Various Agency Funds			
Expenditures*	$0	Indeterminable	Indeterminable	Indeterminable
Funding Source(s)	Various Agency Funds			
Appropriations*	$0	$0	$0	$0
Funding Source(s)	None			

***Expenditure = Cost of bill** ***Appropriation = Authorized funding to cover cost of bill**

METHODOLOGY:

This bill eliminates the mandate for dependent minor children of retirees, aged 19 to 25, to maintain full-time student status to qualify for coverage under the State of NH retiree health benefit program.

The Department of Administrative Services states the fiscal impact is indeterminable because the Department is unable to predict how many retirees would opt to cover dependents aged 19 to 25. However, the cost for a dependent's coverage on the retiree health plan is $1,044.42 per month for a non-medicare eligible dependent, paid entirely by the retiree to the plan. Expanding eligibility may increase enrollment and claims, potentially increasing costs for the Retiree Health Benefit Plan.

AGENCIES CONTACTED:

Department of Administrative Services