

**BILL ANALYSIS**

H.B. 687  
By: Cole  
Insurance  
Committee Report (Unamended)

**BACKGROUND AND PURPOSE**

Currently in Texas, new parents covered under certain employer health benefit plans only have 31 days to enroll their newborn in their insurance plan. Concerns have been raised over the lack of sufficient time to do so given the many new responsibilities that come with parenthood. H.B. 687 seeks to extend the period for new parents covered under these plans to enroll their newborn in their insurance plan from 31 days after the date the child is born to 60 days after that date.

**CRIMINAL JUSTICE IMPACT**

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

**RULEMAKING AUTHORITY**

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

**ANALYSIS**

H.B. 687 amends the Insurance Code to extend the amount of time that a participating or covered employee under a multiple employer welfare arrangement plan, small employer health benefit plan, or large employer health benefit plan has to enroll their newborn child in the plan by doing the following:

- changing the deadline for providing the plan issuer with notice of the child's birth and any required additional premium from the 31st day after the date of the child's birth to the 60th day after that date; and
- changing the date on which initial coverage of the child ends if the notice and premium are not provided from the 32nd day after the date of the child's birth to the 61st day after that date.

The bill's provisions apply only to a health benefit plan that is delivered, issued for delivery, or renewed on or after January 1, 2024.

**EFFECTIVE DATE**

September 1, 2023.