§ 3237. Health insurance coverage for full-time students on medical leaves of absence. (a) Every individual health insurance policy and every group or blanket accident and health insurance policy that provides coverage for dependent children who are full-time students to a higher age than other dependent children shall continue the coverage of a covered dependent student who takes a leave of absence from school due to illness for a period of twelve months from the last day of attendance in school, provided, however, that nothing in this section shall require coverage of a dependent student beyond the age at which coverage would otherwise terminate.

(b) In order to qualify under this section, the medical necessity of a leave of absence from school must be certified to by the student's attending physician who is licensed to practice in the state of New York. Written documentation of the illness must be submitted to the insurer.

(c) The rate charged for such extended coverage shall be the same as that charged while the dependent is enrolled as a full-time student.