

MAINE STATE LEGISLATURE

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L.D. 1977

(Filing No. H-980)

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STATE OF MAINE
HOUSE OF REPRESENTATIVES
114TH LEGISLATURE
SECOND REGULAR SESSION

COMMITTEE AMENDMENT "A" to H.P. 1425, L.D. 1977, Bill, "An Act to Extend and Amend the Authorization for the Maine High-Risk Insurance Organization"

Amend the bill by striking out everything after the title and before the statement of fact and inserting in its place the following:

'Emergency preamble. Whereas, Acts of the Legislature do not become effective until 90 days after adjournment unless enacted as emergencies; and

Whereas, the Maine High-Risk Insurance Organization is currently unable to extend coverage to additional persons because enrollment has reached the limit under current law; and

Whereas, the organization provides vital services to eligible persons; and

Whereas, in the judgment of the Legislature, these facts create an emergency within the meaning of the Constitution of Maine and require the following legislation as immediately necessary for the preservation of the public peace, health and safety; now, therefore,

Be it enacted by the People of the State of Maine as follows:

40 **Sec. 1. 24-A MRSA §6058, sub-§1,** as enacted by PL 1987, c. 542, Pt. H, §5, is amended to read:

42
44 **1. General benefits.** The organization shall offer major medical expense coverage to every eligible person, except that no more than 300 600 people may be enrolled at any one time without prior legislative approval. Major medical expense coverage offered by the organization shall must pay an eligible and

2 enrolled person's covered expenses, subject to limits on the
deductible and coinsurance payments authorized in subsection 3 up
4 to a lifetime limit of not less than \$500,000 ~~per~~ per covered
individual.

6 The coverage offered by the organization shall ~~shall~~ must not be less
8 than the benefits in a standard group plan and shall ~~shall~~ must include:

10 A. All benefits required by state law with respect to group
health policies subject to chapter 35;

12 B. Alternative care; and

14 C. Managed care, as defined by the board.

16 **Sec. 2. 24-A MRSA §6061, first ¶**, as enacted by PL 1987, c.
18 542, Pt. H, §5, is amended to read:

20 Unless continued or modified by law, the organization shall
cease enrollments and renewals of participants no later than June
22 30, ~~1991~~ 1992, and shall be subject to review by the joint
standing ~~committees~~ committee of the Legislature having
24 jurisdiction over audit and program review matters and the joint
standing committee of the Legislature having jurisdiction over
banking and insurance matters.

26 **Sec. 3. Appropriation.** The following funds are appropriated
28 from the General Fund to carry out the purposes of this Act.

30 1989-90 1990-91

32 **MAINE HIGH-RISK INSURANCE**
ORGANIZATION

34 **Maine High-Risk Insurance**
36 **Organization**

38 All Other \$6,250 \$25,000

40 Provides funds to subsidize
42 the premium payments of
low-income program enrollees.

44 **Emergency clause.** In view of the emergency cited in the
preamble, this Act takes effect when approved.

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FISCAL NOTE

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	1989-90	1990-91
Appropriations:		
General Fund	\$6,250	\$25,000

This bill appropriates \$6,250 and \$25,000 from the General Fund to subsidize premium payments for additional low-income enrollees in fiscal years 1989-90 and 1990-91, respectively. This bill also extends the operating authority of the Maine High-Risk Insurance Organization from June 30, 1991, until June 30, 1992, which will require an additional General Fund appropriation of \$50,000 for fiscal year 1991-92.'

STATEMENT OF FACT

This amendment increases the maximum number of enrollees in the program from 300 to 600 and authorizes the appropriation of additional funds to cover the additional low-income premium subsidy required during the remainder of fiscal year 1989-90 and during fiscal year 1990-91. The amendment also maintains the provision in the bill that extends the authority for operating the Maine High-Risk Insurance Organization until June 30, 1992.

Reported by the Committee on Banking and Insurance
Reproduced and distributed under the direction of the Clerk of the House
3/23/90 (Filing No. H-980)