MAINE STATE LEGISLATURE

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132nd MAINE LEGISLATURE

FIRST SPECIAL SESSION-2025

Legislative Document

No. 1511

H.P. 995

House of Representatives, April 8, 2025

An Act to Expand Direct Health Care Service Arrangements

Reference to the Committee on Health Coverage, Insurance and Financial Services suggested and ordered printed.

ROBERT B. HUNT Clerk

R(+ B. Hunt

Presented by Representative MORRIS of Turner.

1 Be it enacted by the People of the State of Maine as follows: 2 **Sec. 1. 22 MRSA §1771,** as enacted by PL 2017, c. 112, §1, is amended to read: 3 §1771. Direct primary health care service agreements 4 1. **Definitions.** As used in this section, unless the context otherwise indicates, the following terms have the following meanings. 5 6 A. "Direct primary health care service agreement" means a contractual agreement between a direct primary health care provider and an individual patient, or the patient's 7 8 legal representative, in which: 9 (1) The direct primary <u>health</u> care provider agrees to provide primary <u>health</u> care 10 services to the individual patient for an agreed-to fee over an agreed-to period of time; and 11 12 (2) The direct primary health care provider agrees not to bill 3rd parties on a feefor-service or capitated basis for services already covered in the direct primary care 13 14 service agreement. 15 B. "Direct primary health care provider" means an individual who is a licensed allopathic physician or osteopathic physician or other advanced health care practitioner 16 17 who is authorized to engage in independent medical practice in this State, who is qualified to provide primary care services and who chooses to practice direct primary 18 19 health care by entering into a direct primary health care service agreement with patients. The term includes, but is not limited to, an individual primary health care 20 provider or a group of primary health care providers. 21 22 C. "Primary care" means outpatient, nonspecialty health care services or the 23 coordination of health care for the purpose of: 24 (1) Promoting or maintaining mental and physical health and wellness; and 25 (2) The diagnosis, treatment or management of acute or chronic conditions caused by disease, injury or illness. 26 27 D. "Health care" has the same meaning as in section 1711-C, subsection 1, paragraph 28 C. 29 2. Not insurance. A direct primary health care service agreement is not an insurance 30 policy and is not subject to regulation by the Department of Professional and Financial 31 Regulation, Bureau of Insurance. 32

3. Ability to contract. A direct primary <u>health</u> care service agreement is an agreement between the direct <u>primary health</u> care provider and either an individual or the individual's representative, regardless of whether the periodic fee or other fees are paid by the individual, the individual's representative or a 3rd party.

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- **4. Covered services.** A direct primary health care service agreement covers only the services specified in the agreement. Any goods or services that are not covered by the direct primary health care service agreement may be billed separately.
- **5. Disclosure.** A direct primary health care service agreement must clearly state within the agreement that direct primary health care services are not considered health insurance and do not meet requirements of any federal law mandating individuals to purchase health

insurance and that the fees charged in the agreement may not be reimbursed or apply 1 2 towards a deductible under a health insurance policy with an insurer. 3 6. Other care not prohibited. A primary care provider is considered a direct primary 4 care provider only when the provider is engaged in a direct primary care service agreement 5 with a patient or group of patients. A primary care provider is not prohibited from providing care to other patients under a separate agreement or contract with an insurer. 6 7 7. Other agreements not prohibited. This section does not prohibit a direct primary care provider from entering into: 8 9 A. An agreement with an insurer offering a policy specifically designed to supplement 10 a direct primary care service agreement; or

B. A pilot program for direct primary care with a federal or state agency that provides health coverage.

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13 SUMMARY

Under current law, an individual can contract directly with a direct primary care provider, which is a licensed allopathic or osteopathic physician or other advanced health care practitioner who is authorized to provide primary care services, for the provision of health care to that individual. This bill removes the requirement that the physician or advanced health care practitioner be authorized to provide primary care services. The bill also repeals provisions of law that do not expressly authorize or prohibit a primary care provider from providing care to other patients or from entering into an agreement with an insurer or a pilot program with a federal or state agency that provides health coverage.