

MAINE STATE LEGISLATURE

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STATE OF MAINE
130TH LEGISLATURE
SECOND REGULAR SESSION



Disposition of bills and summaries of all laws enacted or finally passed

**JOINT STANDING COMMITTEE ON HEALTH COVERAGE,
INSURANCE AND FINANCIAL SERVICES**

July 2022

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**JOINT STANDING COMMITTEE ON HEALTH COVERAGE,
INSURANCE AND FINANCIAL SERVICES**

credentialing applications from health care practitioners and determine whether amendments must be made to the requirements for carriers to verify certain information on a credentialing application in order to improve the ability of carriers to make a credentialing decision within the 60-day period without an impact on quality standards or accreditation standards.

LD 1266 An Act To Require Dental Plan Medical Loss Ratio Reporting and Review

ENACTED LAW SUMMARY

Public Law 2021, chapter 529 establishes a medical loss ratio reporting requirement for dental plans and requires the publication of carrier-specific annual loss ratio levels on the Department of Professional and Financial Regulation, Bureau of Insurance's publicly accessible website. The law also directs the bureau to calculate an aggregate average loss ratio by market segment over a three-year period to identify and review dental plans that have loss ratios that deviate from those averages. The law gives the bureau authority to order the filing of remediation plans for identified outliers.

The requirements apply to dental plans issued or renewed on or after January 1, 2023 but do not apply to self-insured plans or to individual or group dental plans for which the contract is issued outside of this State.

LD 1331 An Act To Make Individual and Small Group Health Insurance More Affordable in Certain High-premium Counties

ENACTED LAW SUMMARY

Public Law 2021, chapter 655 reduces the maximum rating factor for geographic area that may be used by health insurance carriers to determine individual and small group health insurance premiums to 1.25 for plan year 2024 and thereafter. Under current law, the maximum rating factor due to geographic area is 1.5.

The law also requires the Superintendent of Insurance to report to the Legislature, no later than December 1, 2023, on the difference in premium rates in each geographic rating area used by a carrier for plan years 2023 and 2024.

LD 1357 An Act To Clarify Health Insurance Coverage for Postpartum Care

ENACTED LAW SUMMARY

Public Law 2021, chapter 691 clarifies that maternity benefits provided by health insurance plans must include coverage for 12 months of postpartum care that meets the recommendations of the American College of Obstetricians and Gynecologists. The requirements apply to individual and group health plans issued or renewed on or after January 1, 2023.