

MAINE STATE LEGISLATURE

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ONE HUNDRED AND SEVENTH LEGISLATURE

Legislative Document

No. 407

S. P. 121

In Senate, January 29, 1975

Referred to Committee on Business Legislation. Sent down for concurrence and ordered printed.

HARRY N. STARBRANCH, Secretary

Presented by Senator Clifford of Androscoggin.

STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED
SEVENTY-FIVE

AN ACT Relating to Maternity Benefits for Unmarried Women Health Insurance Policyholders and Minor Dependents of Health Insurance Policyholders.

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

Sec. 1. 24-A MRSA, §§ 2741 and 2742, are enacted to read:

§ 2741. Maternity benefits for unmarried women policyholders and the minor dependents of policyholders with dependent or family coverage required

All health insurance policies, contracts, agreements and plans shall provide the same maternity benefits for unmarried women policyholders, and the minor dependents of policyholders with dependent or family coverage, as is provided married policyholders with maternity coverage and the wives of policyholders with maternity coverage. This requirement shall apply to all insurance written or renewed after the effective date of this Act, and shall include, but not be limited to, all types and forms of group insurance issued by individual companies or corporations as well as by any hospital service plan or nonprofit medical service plan.

§ 2742. Optional coverage of children required

All insurance issued under section 2741 shall provide unmarried women policyholders with the option of coverage, from the date of birth, of their children. This optional coverage shall be the same as provided the children of a married policyholder with family or dependent.

Sec. 2. 24-A MRSA, §§ 2832 and 2833, are enacted to read:

§ 2832. Maternity benefits for unmarried women policyholders and the minor dependents of policyholders with dependent or family coverage required

All group or blanket health insurance policies, contracts, agreements and plans shall provide the same maternity benefits for unmarried women policyholders, and the minor dependents of policyholders with dependent or family coverage, as is provided married policyholders with maternity coverage and the wives of policyholders with maternity coverage. This requirement shall apply to all group or blanket insurance written or renewed after the effective date of this Act, and shall include, but not be limited to, all types and forms of group insurance issued by individual companies or corporations as well as by any hospital service plan or nonprofit medical service plan.

§ 2833. Optional coverage of children required

All insurance issued under section 2832 shall provide unmarried women policyholders with the option of coverage, from the date of birth, of their children. This optional coverage shall be the same as provided the children of a married policyholder with family or dependent.

STATEMENT OF FACT

To avoid the discrimination between married and unmarried females in all health insurance policies in the State of Maine, this bill would provide that such health insurance policies would provide maternity benefits for unmarried women policyholders and the minor dependents of policyholders with dependent or family coverage and that such insurance have optional coverage from the date of birth for the children of unmarried women policyholders.