

MAINE STATE LEGISLATURE

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(EMERGENCY)
SECOND REGULAR SESSION

ONE HUNDRED AND EIGHTH LEGISLATURE

Legislative Document

No. 1921

H. P. 1863

Office of the Clerk of the House

The Committee on Business Legislation suggested. Approved for introduction by the Legislative Council pursuant to Joint Rule 24.

EDWIN H. PERT, Clerk

Presented by Mr. Carroll of Limerick.

STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED
SEVENTY-EIGHT

**AN ACT to Assure Continued Insurance Coverage for all Claims Incurred on Certain Group
Health Insurance Policies.**

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

Whereas, the cost of medical care has skyrocketed during the last several years; and

Whereas, health insurance has become a necessity for most individuals to be able to afford medical care; and

Whereas, group medical health policies may be terminated for a variety of reasons, without warning to the members of the group; and

Whereas, these former policyholders have no remedy to receive insurance coverage for claims incurred prior to policy termination; and

Whereas, in the judgement 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:

24-A MRS § 2809, sub-§ 3 is enacted to read:

3. Any group health insurance policy of the type listed in subsection 1 shall provide coverage for any claim incurred during a period of time for which a premium is paid, whether or not the policy continues in force.

Emergency clause. In view of the emergency cited in the preamble, this Act shall take effect when approved.

STATEMENT OF FACT

The purpose of this bill is reflected in the emergency preamble.