

MAINE STATE LEGISLATURE

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FIRST REGULAR SESSION

ONE HUNDRED AND TENTH LEGISLATURE

Legislative Document

No. 944

H. P. 790

House of Representatives, February 20, 1981

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

EDWIN H. PERT, Clerk

Presented by Representative Brodeur of Auburn.

STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED AND EIGHTY-ONE

AN ACT to Require that Insurance Coverage for Outpatient Community Mental Health Services be Provided in Group Health Care Policies and Contracts.

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

Sec. 1. 24 MRSA § 2325, as amended by PL 1979, c. 663, § 139, is further amended to read:

§ 2325. Community health services coverage

1. **Coverage required to be provided.** Every nonprofit hospital and medical service organization which issues group health care contracts providing coverage for hospital care to residents of this State shall ~~make available~~ provide coverage for outpatient mental health services provided by community mental health centers licensed by the Department of Mental Health and Corrections, provided the community mental health center providing the services has contracted with the nonprofit hospital or medical service organization under terms and conditions which the organization deems satisfactory to its membership.

2. **Contract.** The group contract ~~making available~~ providing coverage for the services referred to in this section shall contain provisions for maximum benefits and coinsurance, and reasonable limitations, deductibles and exclusions.

Sec. 2. 24-A MRSA § 2838, sub-§ 1, as amended by PL 1979, c. 663, § 148, is further amended to read:

1. Coverage required to be provided. Every insurer which issues, for delivery in this State, group and blanket health insurance policies which provided coverage for hospital care to residents of this State shall ~~make available~~ **provide** coverage for ~~out-patient~~ **outpatient** mental health services provided by community mental health centers licensed by the Department of Mental Health and Corrections.

Sec. 3. Notification; compliance. The Department of Business Regulation shall notify all organizations and insurers subject to the provisions of this Act of the obligations imposed by this Act. The notification shall be given immediately after the effective date of this Act. All organizations and insurers notified shall inform the department when they have complied with this Act.

Sec. 4. Application. This Act applies to group contracts and policies in this State which are delivered, issued for delivery, renewed or amended to substantially alter or change benefits or coverage on or after the 120th day after the effective date of this Act.

STATEMENT OF FACT

Currently, coverage for outpatient community mental health services is an optional provision in group health care policies and contracts. This bill makes that coverage mandatory.