

MAINE STATE LEGISLATURE

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1 SECOND REGULAR SESSION
2

3 ONE HUNDRED AND TWELFTH LEGISLATURE
4

5 Legislative Document

No. 2057
6

7 H.P. 1460

House of Representatives, February 24, 1986

8 Approved for introduction by a majority of the Legislative Council
9 pursuant to Joint Rule 26.

Reference to the Committee on Labor suggested and ordered printed.

10 EDWIN H. PERT, Clerk

Presented by Beaulieu of Portland.

Cosponsored by Representative Hale of Sanford.

11
12 STATE OF MAINE
13

14 IN THE YEAR OF OUR LORD
15 NINETEEN HUNDRED AND EIGHTY-SIX
16

17 AN ACT to Amend the Law Relating to Group
18 Health Insurance.
19

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

22 24-A MRSA §2809-A, sub-§11 is enacted to read:

23 11. Continued group coverage; certain circum-
24 stances. Notwithstanding this section, if the termi-
25 nation is a result of the member or employee being
26 laid off or if the member or employee files a claim
27 for workers' compensation benefits, the insurer shall
28 allow the member or employee to elect, within 31 days
29 of the layoff or within 31 days after the member or
30 employee files a claim for workers' compensation ben-
31 efit payments, to continue coverage under the group
32 policy or, at the member's or employee's option, to
33 convert to a policy of individual coverage without
34 evidence of insurability in accordance with this sec-
35 tion. The payment amount for continued group cover-
36 age may not exceed the group rate in effect for a

1 group member, including an employer's contribution,
2 if any.

3 An insurer is not required to continue coverage under
4 a group policy if the member or employee meets the
5 conditions set out in subsection 3, paragraph A.

6 Coverage provided under this section shall continue
7 without interruption and may not terminate unless:

8 A. The member or employee fails to make timely
9 payment of a required premium amount; or

10 B. The member or employee becomes eligible for
11 similar coverage under another group policy.

12 At the option of the member or employee, the contin-
13 ued group coverage may cover the member or employee,
14 the member or employee and his dependents or the de-
15 pendents of the member or employee; provided that, in
16 the latter 2 cases, the dependents have been covered
17 for a period of at least 3 months under the group
18 policy, unless the dependents were not eligible for
19 coverage until after the beginning of the 3-month pe-
20 riod.

21 STATEMENT OF FACT

22 . This bill gives employees who are laid off or who
23 are collecting workers' compensation disability bene-
24 fits the option of continuing coverage at their own
25 expense in an employer's group health plan at group
26 rates.

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