

MAINE STATE LEGISLATURE

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FIRST REGULAR SESSION

ONE HUNDRED AND THIRTEENTH LEGISLATURE

Legislative Document

NO. 1135

H.P. 844 House of Representatives, April 7, 1987
Reference to the Committee on Banking and Insurance
suggested and ordered printed.

EDWIN H. PERT, Clerk

Presented by Representative LAPOINTE of Auburn.
Cosponsored by Senator BUSTIN of Kennebec and
Representative HARPER of Lincoln.

STATE OF MAINE

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

AN ACT Requiring that Certain Health
Insurance Plans Provide for Cardiac
Rehabilitation Expenses.

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

Sec. 1. 24 MRSA §2333-A is enacted to read:

§2333-A. Cardiac rehabilitation coverage

1. Requirement. Every insurer which issues individual health care contracts providing coverage for hospital care to residents of this State shall provide benefits, as required in this section, to any subscriber or other person covered under those contracts for the expense of cardiac rehabilitation.

1 2. Cardiac rehabilitation. "Cardiac rehabilita-
2 tion" means multidisciplinary, medically necessary
3 treatment of persons with documented cardiovascular
4 disease, which shall be provided in either a hospital
5 or other setting and which shall meet standards
6 promulgated by the Commissioner of Human Services.
7 Such standards shall include, but not be limited to,
8 out-patient treatment which is to be initiated within
9 26 weeks after the diagnosis of that disease and
10 physician-recommended continuance of rehabilitation
11 services for up to 12 months.

12 3. Limits; coinsurance; deductibles. Any policy
13 or contract which provides coverage for the services
14 required by this section may contain provisions for
15 maximum benefits and coinsurance and reasonable limi-
16 tations, deductibles and exclusions to the extent
17 that these provisions are not inconsistent with the
18 requirements of this section.

19 4. Reports to the Superintendent of Insurance.
20 Every insurer subject to this section shall report
21 its experience for each calendar year beginning with
22 1988 to the superintendent not later than April 30th
23 of the following year. The report shall be in a form
24 prescribed by the superintendent and shall include
25 the amount of claims paid in this State for the ser-
26 vices required by this section and the total amount
27 of claims paid in this State for individual health
28 care contracts, both separated between those paid for
29 in-patient, day treatment and out-patient services.
30 The superintendent shall compile this data for all
31 insurers in an annual report.

32 5. Application; expiration. The requirements of
33 this section shall apply to all policies executed,
34 delivered, issued for delivery or renewed in this
35 State on or after January 1, 1988. For purposes of
36 this section only, all contracts shall be deemed to
37 be renewed no later than the next yearly anniversary
38 of the contract date.

39 Sec. 2. 24-A MRS §2845 is enacted to read:

40 §2845. Cardiac rehabilitation coverage

1 1. Requirement. Every insurer which issues
2 group health care contracts providing coverage for
3 hospital care to residents of this State shall pro-
4 vide benefits, as required in this section, to any
5 subscriber or other person covered under those con-
6 tracts for the expense of cardiac rehabilitation.

7 2. Cardiac rehabilitation. "Cardiac rehabilita-
8 tion" means multidisciplinary, medically necessary
9 treatment of persons with documented cardiovascular
10 disease, which shall be provided in either a hospital
11 or other setting and which shall meet standards
12 promulgated by the Commissioner of Human Services.
13 Such standards shall include, but not be limited to,
14 out-patient treatment which is to be initiated within
15 26 weeks after the diagnosis of that disease and
16 physician-recommended continuance of rehabilitation
17 services for up to 12 months.

18 3. Limits; coinsurance; deductibles. Any policy
19 or contract which provides coverage for the services
20 required by this section may contain provisions for
21 maximum benefits and coinsurance and reasonable limi-
22 tations, deductibles and exclusions to the extent
23 that these provisions are not inconsistent with the
24 requirements of this section.

25 4. Reports to the Superintendent of Insurance.
26 Every insurer subject to this section shall report
27 its experience for each calendar year beginning with
28 1988 to the superintendent not later than April 30th
29 of the following year. The report shall be in a form
30 prescribed by the superintendent and shall include
31 the amount of claims paid in this State for the ser-
32 vices required by this section and the total amount
33 of claims paid in this State for individual group
34 health care contracts, both separated between those
35 paid for in-patient, day treatment and out-patient
36 services. The superintendent shall compile this data
37 for all insurers in an annual report.

38 5. Application; expiration. The requirements of
39 this section shall apply to all policies executed,
40 delivered, issued for delivery or renewed in this
41 State on or after January 1, 1988. For purposes of
42 this section only, all contracts shall be deemed to
43 be renewed no later than the next yearly anniversary
44 of the contract date.

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STATEMENT OF FACT

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This bill provides insurance benefits which cover
3 cardiac rehabilitation.

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