

MAINE STATE LEGISLATURE

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(New Draft of H.P. 844, L.D. 1135)
FIRST REGULAR SESSION

ONE HUNDRED AND THIRTEENTH LEGISLATURE

Legislative Document

NO. 1698

H.P. 1246 House of Representatives, May 29, 1987
Reported by Representative SIMPSON from the Committee on
Banking and Insurance and printed under Joint Rule 2.

EDWIN H. PERT, Clerk

Original bill sponsored 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

1 AN ACT Requiring that Certain Health
2 Insurance Plans Provide for Cardiac
3 Rehabilitation Expenses.
4

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

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

8 §2333-A. Cardiac rehabilitation coverage

9 1. Requirement. Every nonprofit hospital or
10 medical service corporation which issues health care
11 contracts providing coverage for hospital or medical
12 care to residents of this State shall make available
13 to groups of 20 or more persons, at the option of the
14 contract holder, benefits as required by this section

1 to any subscriber or other person covered under those
2 contracts for the expense of cardiac rehabilitation.

3 2. Cardiac rehabilitation. "Cardiac rehabilita-
4 tion" means multidisciplinary, medically necessary
5 treatment of persons with documented cardiovascular
6 disease, which shall be provided in either a hospital
7 or other setting. Such treatment shall include out-
8 patient treatment which is initiated within 26 weeks
9 after the diagnosis of that disease and
10 physician-recommended continuance of Phase II reha-
11 bilitation services for up to 36 outpatient sessions
12 in a hospital.

13 3. Limitations. Benefits required to be made
14 available by this section may be made subject to any
15 reasonable limitation, maximum benefit, coinsurance,
16 deductible or exclusion provisions applicable to
17 overall benefits under the contract.

18 4. Application. The requirements of this sec-
19 tion shall apply to all contracts and certificates
20 executed, delivered, issued for delivery, continued
21 or renewed in this State on or after January 1, 1988.
22 For purposes of this section only, all contracts
23 shall be deemed to be renewed no later than the next
24 yearly anniversary of the contract date.

25 Sec. 2. 24-A MRSA §2845 is enacted to read:

26 §2845. Cardiac rehabilitation coverage

27 1. Requirement. Every insurer which issues
28 group health care contracts providing coverage for
29 hospital care to residents of this State shall make
30 available to groups of 20 or more persons, at the op-
31 tion of the policyholder, benefits as required by
32 this section to any certificate holder or other per-
33 son covered under those contracts for the expense of
34 cardiac rehabilitation.

35 2. Cardiac rehabilitation. "Cardiac rehabilita-
36 tion" means multidisciplinary, medically necessary
37 treatment of persons with documented cardiovascular
38 disease, which shall be provided in either a hospital
39 or other setting. That treatment shall include out-
40 patient treatment which is initiated within 26 weeks

1 after the diagnosis of that disease and
2 physician-recommended continuance of Phase II reha-
3 ilitation services for up to 36 sessions in a hospi-
4 tal or community-based setting and up to 36 Phase III
5 sessions in a community-based setting.

6 3. Limitations. Benefits required to be made
7 available pursuant to this section may be made sub-
8 ject to any reasonable limitation, maximum benefit,
9 coinsurance, deductible or exclusion provisions ap-
10 plicable to overall benefits under the policy or cer-
11 tificate.

12 4. Application. The requirements of this sec-
13 tion shall apply to all policies and certificates ex-
14 ecuted, delivered, issued for delivery, continued or
15 renewed in this State on or after January 1, 1988.
16 For purposes of this section only, all group policies
17 shall be deemed to be renewed no later than the next
18 yearly anniversary of the contract date.

19 STATEMENT OF FACT

20 This new draft:

21 1. Clarifies that it applies to nonprofit hospi-
22 tal and medical service plans as well as commercial
23 insurers;

24 2. Requires that cardiac rehabilitation service
25 be made optionally available to groups of 20 or more
26 persons instead of on a mandated basis;

27 3. Defines the specific coverage required to be
28 made available;

29 4. Clarifies the extent of permissible policy
30 limitations;

1 5. Deletes reporting requirements; and

2 6. Gives the Phase III option in major medical
3 plans.

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