

MAINE STATE LEGISLATURE

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114th MAINE LEGISLATURE

FIRST REGULAR SESSION - 1989

Legislative Document

No. 473

H.P. 354

House of Representatives, February 27, 1989

Reference to the Committee on Banking and Insurance suggested and ordered printed.

A handwritten signature in cursive script that reads "Ed Pert".

EDWIN H. PERT, Clerk

Presented by Representative GOULD of Greenville.

STATE OF MAINE

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

An Act to Expand the High-risk Insurance Program.



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

3 **24-A MRSA §6058, sub-§1**, as enacted by PL 1987, c. 542, Pt.
5 H, §5, is amended to read:

7 **1. General benefits.** The organization shall offer major
9 medical expense coverage to every eligible person, ~~except that no~~
11 ~~more than 300 people may be enrolled at any one time without~~
13 ~~prior legislative approval.~~ Major medical expense coverage
15 offered by the organization shall pay an eligible and enrolled
17 person's covered expenses, subject to limits on the deductible
19 and coinsurance payments authorized in subsection 3 up to a
21 lifetime limit of not less than \$500,000 a covered individual.

23 The coverage offered by the organization shall not be less than
25 the benefits in a standard group plan and shall include:

27 A. All benefits required by state law with respect to group
29 health policies subject to chapter 35;

B. Alternative care; and

C. Managed care, as defined by the board.

25

27 **STATEMENT OF FACT**

29 This bill removes the current statutory limit of 300 people
for the high-risk insurance program.