

MAINE STATE LEGISLATURE

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114th MAINE LEGISLATURE

FIRST REGULAR SESSION - 1989

Legislative Document

No. 1715

H.P. 1230

House of Representatives, June 2, 1989

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 27.

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

Ed Pert

EDWIN H. PERT, Clerk

Presented by Representative TRACY of Rome.

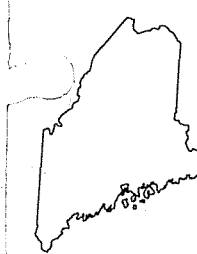
Cosponsored by Senator THERIAULT of Aroostook, Senator KANY of Kennebec and Representative CLARK of Millinocket.

STATE OF MAINE

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

**An Act to Exempt Group Medicare Supplement Contracts from the
Mandated Benefits for Substance Abuse and Mental Illness.**

(AFTER DEADLINE)



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

3 Sec. 1. 24 MRSA §2325-A, sub-§5-A, as enacted by PL 1983, c.
515, §4, is amended to read:

5 5-A. Exceptions. This section shall not apply to employee
7 group insurance contracts issued to employers with 20 or fewer
employees insured under the group contract or to group Medicare
9 supplement contracts as defined by Title 24-A, section 5001,
subsection 4.

11 Sec. 2. 24 MRSA §2329, sub-§5, as enacted by PL 1983, c. 527,
13 §1, is amended to read:

15 5. Exceptions. This section shall not apply to employee
group insurance contracts issued to employers with 20 or fewer
17 employees insured under the group contract or to group Medicare
supplement contracts as defined by Title 24-A, section 5001,
19 subsection 4.

21 Sec. 3. 24-A MRSA §2842, sub-§5, as enacted by PL 1983, c.
527, §2, is amended to read:

23 5. Exceptions. This section shall not apply to employee
25 group insurance policies issued to employers with 20 or fewer
employees insured under the group policy or to group Medicare
27 supplement policies as defined by section 5001, subsection 4.

29 Sec. 4. 24-A MRSA §2843, sub-§5-A, as enacted by PL 1983, c.
515, §6, is amended to read:

31 5-A. Exceptions. This section shall not apply to employee
33 group insurance policies issued to employers with 20 or fewer
employees insured under the group policy or to group Medicare
35 supplement policies as defined by section 5001, subsection 4.

37 **STATEMENT OF FACT**

39 This bill would exempt group Medicare supplement insurance
41 contracts from the mandated benefits for substance abuse and
43 mental illness. Medicare supplement insurance policies are
written to coordinate with reimbursements made under Medicare.
45 The broad language of the mandated benefits legislation does not
contain an exception for Medicare supplement policies. The
47 result is that group Medicare supplement policies which otherwise
merely coordinate benefits with Medicare are required to develop
49 an unusual benefit structure not consistent with other Medicare
benefits in order to comply with the mandated benefits
51 legislation.