

# MAINE STATE LEGISLATURE

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# 115th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1991

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Legislative Document

No. 938

H.P. 659

House of Representatives, March 6, 1991

Received by the Clerk of the House on March 4, 1991. Referred to the Committee on Aging, Retirement and Veterans and 1400 ordered printed pursuant to Joint Rule 14.

A handwritten signature in black ink that reads "Ed Pert".

EDWIN H. PERT, Clerk

Presented by Representative LIPMAN of Augusta.

Cosponsored by Representative DONNELLY of Presque Isle and Representative STEVENSON of Unity.

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STATE OF MAINE

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IN THE YEAR OF OUR LORD  
NINETEEN HUNDRED AND NINETY-ONE

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**An Act to Equalize Health Benefits for State Retirees Eligible for Medicare.**

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

4 5 MRSA §285, sub-§11 is enacted to read:

6 11. Supplemental coverage for Medicare-eligible retirees.  
7 For those retirees who are otherwise eligible for coverage under  
8 this section, but are also eligible for Medicare, the Maine State  
9 Retirement System shall pay 100% of only the retirees' share of  
10 the premiums for Medicare Part B and for a supplemental group  
11 policy that has the effect of making the deductibles, allowable  
12 fees and coverages equal to those provided retirees eligible  
13 under this section who are not eligible for Medicare.

14  
16 STATEMENT OF FACT

18 The agreement between the State and its health insurance  
19 provider requires that a retired state employee who is eligible  
20 for social security must look to Medicare for primary health  
21 insurance coverage and must pay a fee of approximately \$30 per  
22 month for Medicare Part B, a coverage similar to Blue Shield.  
23 The State provides a companion plan to those individuals that  
24 seeks to equate their coverage with that of a non-Medicare  
25 retiree. However, the companion plan does not make allowance for  
26 the fact that fees allowed by Medicare for most procedures are  
27 lower than those provided by the state plan. The lower fees have  
28 the additional effect of reducing the number of doctors  
29 participating in Medicare versus the number participating in the  
30 state plan, which results in a greater incidence of charges to  
31 the retiree in excess of the Medicare minimum.

32 This bill requires the State to pay the Medicare premiums  
33 that the retiree is currently required to pay and to pay for a  
34 supplemental group policy that has the effect of making the  
35 coverage, allowable fees and deductibles the same for Medicare  
36 retirees as for other retirees.  
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