

MAINE STATE LEGISLATURE

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115th MAINE LEGISLATURE

SECOND REGULAR SESSION-1992

Legislative Document

No. 2029

H.P. 1417

House of Representatives, January 7, 1992

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 26.
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 ERWIN of Rumford.

Cosponsored by Senator KANY of Kennebec, Representative JOSEPH of Waterville and Representative KETOVER of Portland.

STATE OF MAINE

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

An Act to Amend the Maine High-Risk Insurance Organization Laws.

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

24-A MRSA §6058-A is enacted to read:

§6058-A. Employer responsibilities

1. Employer contribution. An employer shall make the same contribution toward coverage for a benefit plan on behalf of an enrolled employee that the employer contributes for benefit plans for employees who are not enrolled.

2. Payroll deduction. An employer may make a payroll deduction from the compensation of an employee for the portion of the benefit plan that the employee is responsible for contributing.

3. Dependent coverage. An employer shall offer dependent family members of an enrolled employee the same group plan that the employer provides to the dependents of employees who are not enrolled.

The employer may charge an enrolled employee's dependent family member a premium equal to that amount charged to employees who are not enrolled and shall contribute the difference between the amount the employer would pay for the employee under its group family coverage and the amount the employer has paid on behalf of the employee pursuant to subsection 1. An employer is not required to pay more for the dependents of an enrolled employee than for dependents of an employee in the employer's group plan.

STATEMENT OF FACT

This bill amends the Maine High-Risk Insurance Organization laws to require employers to contribute the same amount toward high-risk insurance as the employer would pay for health insurance for an employee not considered high risk. The bill also provides for payroll deduction and dependent coverage of an employee covered through a high-risk insurance plan.