

# MAINE STATE LEGISLATURE

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STATE OF MAINE  
HOUSE OF REPRESENTATIVES  
115TH LEGISLATURE  
SECOND REGULAR SESSION

COMMITTEE AMENDMENT "A" to H.P. 1524, L.D. 2153, Bill, "An Act to Provide More Efficient and Cost Effective Insurance for Maine State Employees"

Amend the bill by striking out the title and substituting the following:

**'An Act Regarding 24-hour Pilot Projects in Workers' Compensation Insurance'**

Further amend the bill by striking out everything after the enacting clause and before the statement of fact and inserting in its place the following:

'Sec. 1. 39 MRSA §23, sub-§1-A, ¶¶A and B, as enacted by PL 1991, c. 615, Pt. A, §23, are amended to read:

A. The Superintendent of Insurance shall adopt rules to enable employers and employees to enter into agreements to provide the employees with ~~workers' compensation medical payments benefits through comprehensive health insurance that covers~~ health care benefits covering workplace injury and illness and nonworkplace injury and illness and other health care benefits in comprehensive pilot projects. The health care benefits may be provided by: organizations authorized to do business under Title 24; insurers or health maintenance organizations authorized to do business under Title 24-A; employee benefit plans; and benefit plans of employers who self-insure under this section. The superintendent shall review all pilot project proposals and may approve a proposal only if it confers medical benefits upon injured employees substantially similar to benefits available under this Title. The superintendent shall revoke approval if the pilot project fails to deliver the intended benefits to the injured employees.

B. The Notwithstanding the provisions of section 52, the comprehensive health insurance care benefits pilot project may provide for health care by a health maintenance

2 ~~organization or a~~ allow for case management and cost control  
3 mechanisms, including the use of preferred provider  
4 organization organizations. The premium for coverage of the  
5 employee must be paid entirely by the employer. The program  
6 ~~may use deductibles, coinsurance and copayment by the~~  
7 ~~employees not to exceed \$5 per visit or \$50 maximum per~~  
8 ~~occurrence.~~ The deductible for the health care of the  
9 employee may not exceed a maximum of \$50 per injury or  
10 illness and the coinsurance may not exceed \$5 per treatment  
11 of the employee by the health care provider.

12 **Sec. 2. Report.** The Director of the Bureau of Human Resources  
13 within the Department of Administrative and Financial Services  
14 shall develop a plan for a 24-hour comprehensive health care  
15 benefits pilot project for employees of the State under the Maine  
16 Revised Statutes, Title 39, section 23, subsection 1-A and submit  
17 an interim report to the First Regular Session of the 116th  
18 Legislature by February 1, 1993 and a final report by October 1,  
19 1993.

#### 20 FISCAL NOTE

21 The Bureau of Human Resources within the Department of  
22 Administrative and Financial Services can absorb the costs  
23 associated with the development of a plan for a 24-hour  
24 comprehensive health care benefits pilot project.

#### 25 STATEMENT OF FACT

26 This amendment clarifies language in the 24-hour  
27 comprehensive health care benefits pilot project provisions of  
28 the Maine Revised Statutes, Title 39, section 23, subsection  
29 1-A. It allows pilot projects to be offered by a variety of  
30 insurance and noninsurance entities, clarifies the language on  
31 the use of cost control, case management and preferred provider  
32 arrangements, specifies that the provisions on premium payment,  
33 coinsurance and deductibles apply only to the employee and  
34 corrects an error in the language on coinsurance and deductibles.

35 This amendment removes the requirements of the original bill  
36 that the Division of Risk Management within the Bureau of General  
37 Services provide the workers' compensation insurance services for  
38 employees of the State, and that 1,000 employees be placed in a  
39 24-hour pilot program by January 1, 1993. It requires the  
40 Director of the Bureau of Human Resources within the Department  
41 of Administrative and Financial Services to report to the  
42 Legislature with a plan for utilizing a 24-hour pilot project for  
43 employees of the State.

44 This amendment also adds a fiscal note.