

MAINE STATE LEGISLATURE

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116th MAINE LEGISLATURE

FIRST REGULAR SESSION-1993

Legislative Document

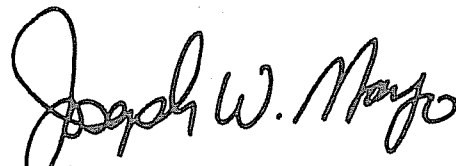
No. 1359

H.P. 1013

House of Representatives, April 29, 1993

An Act to Amend the Laws Concerning Medicare Supplement Insurance.

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


JOSEPH W. MAYO, Clerk

Presented by Speaker MARTIN of Eagle Lake.
Cosponsored by Representative: RYDELL of Brunswick.

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

4 Sec. 1. 24-A MRS §5010-A is enacted to read:

6 **§5010-A. Coverage of the disabled**

8 An issuer offering coverage under a Medicare supplement
10 policy in this State shall offer coverage under its standardized
12 plans to all individuals, regardless of age, who are entitled to
14 Medicare benefits due to disability. Issuers shall give notice
16 of Medicare supplement coverage to individuals enrolled in
Medicare in advertising of Medicare supplement policies intended
for use in this State. By January 1, 1994, the superintendent
shall establish rules to ensure that the notice of the
availability of coverage for the disabled is sufficiently
advertised.

18 Sec. 2. 24-A MRS §5011, sub-§1, as enacted by PL 1991, c.
20 740, §13, is amended to read:

22 1. **Community rating.** This subsection applies to any policy
24 delivered or issued for delivery on or after January 1, 1993
26 1994. It also applies, as of the first policy or certificate
anniversary on or after January 1, 1993 1994, to policies or
certificates delivered or issued for delivery ~~in--1992~~ before
January 1, 1994.

28 A. Rates for policies subject to this subsection may not
30 vary based on age, gender, health status, claims experience,
policy duration, industry or occupation.

32 B. In establishing or revising rates for a standardized
34 plan Medicare supplement policy, an issuer shall pool all
the experience for that--plan--under--individual all of the
36 Medicare supplement policies that the issuer maintains in
force. Group-plans--may--be--rated--separately. A group with
38 credible experience may be rated differently than other
groups.

42 **STATEMENT OF FACT**

44 This bill requires an insurer offering coverage under a
46 Medicare supplement policy to offer coverage under its
standardized plans to all individuals who are entitled to
48 Medicare benefits due to disability.