## MAINE STATE LEGISLATURE

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| _  | L.D. 1020                                                                                                                                                                              |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2  | DATE: $3/9/94$ (Filing No. S- $441$ )                                                                                                                                                  |
| 4  |                                                                                                                                                                                        |
| 6  | BANKING & INSURANCE                                                                                                                                                                    |
| 8  | Reported by: Senator McCormick of Kennebec                                                                                                                                             |
| 10 | Reproduced and distributed under the direction of the Secretary of the Senate.                                                                                                         |
| 12 | STATE OF MAINE                                                                                                                                                                         |
| 14 | SENATE                                                                                                                                                                                 |
| 16 | 116TH LEGISLATURE<br>SECOND REGULAR SESSION                                                                                                                                            |
| 18 | COMMITTEE AMENDMENT "A" to S.P. 582, L.D. 1626, Bill, "Ar                                                                                                                              |
| 20 | COMMITTEE AMENDMENT "/ " to S.P. 582, L.D. 1626, Bill, "Ar Act Concerning Health Insurance"                                                                                            |
| 22 | Amend the bill by inserting after section 1 the following:                                                                                                                             |
| 24 | 'Sec. 2. 24 MRSA §2349, sub-§1, as amended by PL 1993, c. 477, Pt. A, §1 and affected by Pt. F, §1, is further amended to read:                                                        |
| 26 |                                                                                                                                                                                        |
| 28 | 1. Contracts subject to this section. This section applies to all individual and group contracts issued by nonprofit hospital or medical service organizations, except group long-term |
| 30 | care policies as defined in Title 24-A, section 5051.                                                                                                                                  |
| 32 | Further amend the bill in section 2 in paragraph A in the first and 2nd lines (page 1, lines 15 and 16 in L.D.) by striking                                                            |
| 34 | out the following: "the effective date of this section" and inserting in its place the following: 'the-effective-date-eff                                                              |
| 36 | this-section <u>December 1, 1993</u> '                                                                                                                                                 |
| 38 | Further amend the bill by inserting at the end before the statement of fact the following:                                                                                             |
| 40 |                                                                                                                                                                                        |
| 42 | 'Sec. 4. 24-A MRSA §5010-A, as enacted by PL 1993, c. 304, §1, is amended to read:                                                                                                     |
| 44 | §5010-A. Coverage of the disabled                                                                                                                                                      |
| 46 | An issuer offering coverage under a Medicare supplement                                                                                                                                |
| 48 | policy in this State shall offer coverage under its standardized plans to all individuals, regardless of age, who are entitled to                                                      |
| 50 | Medicare benefits due to disability. An issuer shall offer such coverage during an individual's open enrollment period under any                                                       |

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## COMMITTEE AMENDMENT "A" to S.P. 582, L.D. 1626

of the policies offered by the issuer to persons eligible for

Medicare benefits due to age. An issuer shall also offer standardized Medicare Supplement Plan A to persons entitled to Medicare benefits due to disability during the guaranteed issue period as set forth in section 5012. Issuers shall give notice 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.'

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Further amend the bill by renumbering the sections to read consecutively.

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## STATEMENT OF FACT

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This amendment clarifies that the Maine Revised Statutes, Title 24, section 2349 does not apply to individual or group long-term care policies. This amendment ensures that disabled persons entitled to Medicare benefits are entitled to Medicare supplement insurance on the same terms and conditions as persons who are eligible due to age. This amendment also conforms existing law to current drafting standards.