MAINE STATE LEGISLATURE

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117th MAINE LEGISLATURE

FIRST REGULAR SESSION-1995

Legislative Document

No. 1432

H.P. 1017

House of Representatives, April 27, 1995

An Act to Amend the Laws Regarding Workers' Compensation Pilot Projects.

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

OSEPH W. MAYO, Clerk

Presented by Representative MITCHELL of Vassalboro.
Cosponsored by Representatives: AHEARNE of Madawaska, GWADOSKY of Fairfield, MAYO of Bath, VIGUE of Winslow, Senators: BUTLAND of Cumberland, ESTY of Cumberland, MILLS of Somerset.

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

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Sec. 1. 39-A MRSA §403, sub-§2, $\P\P$ A, B and D, as enacted by PL 1991, c. 885, Pt. A, §8 and affected by §§9 to 11, are amended to read:

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The Superintendent of Insurance shall adopt rules to enable employers and employees to enter into agreements to provide the employees with health care and indemnity workplace injury benefits covering and illness nonworkplace injury and illness and other health care and indemnity benefits in comprehensive pilot projects. health care and indemnity benefits may be provided by: organizations authorized to do business under Title 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 and indemnity benefits upon injured employees substantially similar to benefits available under this Indemnity benefits may only be modified in those Title. pilot projects providing medical and disability benefits for all workplace and nonworkplace diseases and injuries. superintendent shall revoke approval if the pilot project fails to deliver the intended benefits to--the--injured employees contained in the proposal.

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B. Notwithstanding the provisions of section 206, the comprehensive health care benefits pilot project may allow for case management and cost control mechanisms, including the use of preferred provider organizations. The premium for coverage of the employee for benefits available under this Title must be paid entirely by the employer. The premium for other benefits may be paid by the employer, the employee or the employer and employee together. The deductible for the health care of the employee may not exceed a maximum of \$50 per injury or illness and the coinsurance may not exceed \$5 per treatment of the employee by the health care provider.

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D. Unless continued or modified by law, this subsection is repealed on October 31, 1996 2001.

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STATEMENT OF FACT

This bill amends the law concerning pilot projects in workers' compensation. Medical and indemnity benefits for employees must be substantially similar to those conferred by

- Title 39-A. Indemnity benefits may be modified only if the pilot project provides medical and disability benefits for all workplace and nonworkplace diseases and injuries. It requires
- that the premium for benefits conferred under Title 39-A must be paid entirely by the employer. The premium for other benefits
- 6 may be paid by the employer, employee or the employer and employee together. It changes the repeal date from October 1,
- 8 1996 to October 1, 2001.