

# MAINE STATE LEGISLATURE

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M  
R.D.B.

L.D. 1702

DATE: 3/22/96

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M A J O R I T Y  
BANKING AND INSURANCE

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STATE OF MAINE  
HOUSE OF REPRESENTATIVES  
117TH LEGISLATURE  
SECOND REGULAR SESSION

COMMITTEE AMENDMENT "A" to H.P. 1242, L.D. 1702, Bill, "An Act to Require That Diabetes Supplies and Self-management Training be Covered by Health Insurance Policies"

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. 24 MRSA §2332-F is enacted to read:

§2332-F. Coverage for diabetes supplies

All individual and group nonprofit hospital and medical services plan policies and contracts and all nonprofit health care plan policies and contracts must provide coverage for the medically appropriate and necessary equipment, limited to insulin, oral hypoglycemic agents, monitors, test strips, syringes and lancets, and the out-patient self-management training and educational services used to treat diabetes, if:

1. Certification of medical necessity. The subscriber's treating physician or a physician who specializes in the treatment of diabetes certifies that the equipment and services are necessary; and

2. Provision of medical services. The diabetes out-patient self-management training and educational services are provided through ambulatory diabetes education facilities authorized by the State's Diabetes Control Project within the Bureau of Health.

Sec. 2. 24-A MRSA §2754 is enacted to read:

§2754. Coverage for diabetes supplies

**COMMITTEE AMENDMENT**

R. 2/8

COMMITTEE AMENDMENT "A" to H.P. 1242, L.D. 1702

2 All individual health policies and contracts, except  
3 accidental injury, specified disease, hospital indemnity,  
4 Medicare supplement, long-term care and other limited benefit  
5 health insurance policies and contracts, must provide coverage  
6 for the medically appropriate and necessary equipment, limited to  
7 insulin, oral hypoglycemic agents, monitors, test strips,  
8 syringes and lancets, and the out-patient self-management  
9 training and educational services used to treat diabetes, if:

10 1. Certification of medical necessity. The insured's  
11 treating physician or a physician who specializes in the  
12 treatment of diabetes certifies that the equipment and services  
13 are necessary; and

14 2. Provision of medical services. The diabetes out-patient  
15 self-management training and educational services are provided  
16 through ambulatory diabetes education facilities authorized by  
17 the State's Diabetes Control Project within the Bureau of Health.

20 Sec. 3. 24-A MRSA §2847-E is enacted to read:

22 §2847-E. Coverage for diabetes supplies

24 All group insurance policies and contracts, except  
25 accidental injury, specified disease, hospital indemnity,  
26 Medicare supplement, long-term care and other limited benefit  
27 health insurance policies and contracts, must provide coverage  
28 for the medically appropriate and necessary equipment, limited to  
29 insulin, oral hypoglycemic agents, monitors, test strips,  
30 syringes and lancets, and the out-patient self-management  
31 training and educational services used to treat diabetes, if:

32 1. Certification of medical necessity. The insured's  
33 treating physician or a physician who specializes in the  
34 treatment of diabetes certifies that the equipment and services  
35 are necessary; and

36 2. Provision of medical services. The diabetes out-patient  
37 self-management training and educational services are provided  
38 through ambulatory diabetes education facilities authorized by  
39 the State's Diabetes Control Project within the Bureau of Health.

42 Sec. 4. 24-A MRSA §4240 is enacted to read:

44 §4240. Coverage for diabetes supplies

46 All health maintenance organization individual and group  
47 health contracts must provide coverage for the medically  
48 appropriate and necessary equipment, limited to insulin, oral  
49 hypoglycemic agents, monitors, test strips, syringes and lancets,  
50

and the out-patient self-management training and educational services used to treat diabetes, if:

1. Certification of medical necessity. The enrollee's treating physician or a physician who specializes in the treatment of diabetes certifies that the equipment and services are necessary; and

2. Provision of medical services. The diabetes out-patient self-management training and educational services are provided through ambulatory diabetes education facilities authorized by the State's Diabetes Control Project within the Bureau of Health.

**Sec. 5. Applicability.** This Act applies to all policies and contracts executed, delivered, issued for delivery, continued or renewed on or after the effective date of this Act. All policies and contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.'

Further amend the bill by inserting at the end before the statement of fact the following:

#### FISCAL NOTE

The expansion of insurance requirements related to diabetes supplies will not increase the cost of the State's employee health insurance program since the proposed services are currently covered.

The Bureau of Insurance within the Department of Professional and Financial Regulation will incur some minor additional costs to administer any new filings that may occur as a result of certain requirements regarding coverage for diabetes supplies. These costs can be absorbed within the bureau's existing budgeted resources.'

#### STATEMENT OF FACT

This amendment replaces the bill and requires that nonprofit hospital and medical service organizations, insurers and health maintenance organizations provide coverage in individual and group contracts for insulin, oral hypoglycemic agents, monitors, test strips, syringes and lancets used to treat diabetes and out-patient self-management training and educational services offered through ambulatory diabetes education facilities

A. W. B.  
COMMITTEE AMENDMENT "A" to H.P. 1242, L.D. 1702

2 authorized by the State's Diabetes Control Project within the  
Bureau of Health.

4 The amendment also adds a fiscal note.