

# MAINE STATE LEGISLATURE

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# 119th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1999

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Legislative Document

No. 1604

S.P. 542

In Senate, March 2, 1999

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### An Act to Create a Standard Small Group Health Plan.

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

A handwritten signature in cursive script that reads "Joy J. O'Brien".

JOY J. O'BRIEN  
Secretary of the Senate

Presented by Senator MILLS of Somerset.



2 rule by the superintendent under section 2808-B, subsection 8.  
3 The minimum standard plan must include the following terms:

4 A. The plan must be offered by all carriers offering small  
5 group health plans in the State; and

6  
7 B. The plan premium rate may not exceed 10% of the State's  
8 average annual wage.

10 Notwithstanding any other provision of law, the commission has  
11 the authority to define a minimum standard small group health  
12 plan that does not include certain or all health benefits  
13 mandated by state law if the exclusion of the mandated benefit or  
14 benefits is necessary to meeting the requirement of paragraph B.

16  
17 **SUMMARY**

18  
19 This bill establishes a commission composed of the  
20 Superintendent of Insurance and 2 public members to define a  
21 minimum standard small group health plan. Current law requires  
22 the superintendent to define a standard small group health plan  
23 and a basic small group health plan. This bill requires the  
24 commission in addition to design a 3rd small group health plan,  
25 the annual premium for which cannot exceed 10% of the Maine  
26 average annual wage. To accomplish the goal of affordable  
27 premiums, the commission is authorized to define a plan that does  
28 not include mandated health benefits.