

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied
(searchable text may contain some errors and/or omissions)



120th MAINE LEGISLATURE

FIRST REGULAR SESSION-2001

Legislative Document

No. 101

H.P. 97

House of Representatives, January 11, 2001

An Act to Allow for Mandate-free Catastrophic Care Health Insurance Policies.

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

Millicent M. MacFarland

MILLICENT M. MacFARLAND, Clerk

Presented by Representative GLYNN of South Portland.
Cosponsored by Representative CRESSEY of Baldwin.

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

2 **Sec. 1. 24-A MRSA §2736-C, sub-§8-A** is enacted to read:

4 **8-A. Catastrophic coverage.** Carriers offering individual
6 health plans in this State may offer an individual health plan
8 providing catastrophic coverage with a range of deductibles.
10 Notwithstanding any provision of Title 24 or this Title, the
12 catastrophic plan is not required to meet the requirements for
14 coverage for specific health care services, specific diseases or
16 for certain providers of health care services mandated under
18 Title 24 and this Title applicable to individual health plans.

20 **Sec. 2. 24-A MRSA §2808-B, sub-§8-A** is enacted to read:

22 **8-A. Catastrophic coverage.** Carriers offering small group
24 health plans in this State may offer a small group health plan
26 providing catastrophic coverage with a range of deductibles.
28 Notwithstanding any provision of Title 24 or this Title, the
30 catastrophic plan is not required to meet the requirements for
coverage for specific health care services, specific diseases or
for certain providers of health care services mandated under
Title 24 and this Title applicable to small group health plans.

SUMMARY

This bill allows health insurers, nonprofit hospital and medical service organizations and health maintenance organizations to offer a catastrophic health plan that does not include any mandated benefits to individuals and small groups.