

MAINE STATE LEGISLATURE

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120th MAINE LEGISLATURE

FIRST REGULAR SESSION-2001

Legislative Document

No. 526

H.P. 405

House of Representatives, February 6, 2001

An Act to Expand Insurance Coverage in the State.

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

Millicent M. MacFarland

MILLICENT M. MacFARLAND, Clerk

Presented by Representative WHEELER of Eliot.
Cosponsored by Senator LEMONT of York and
Representatives: BROOKS of Winterport, DUGAY of Cherryfield, ESTES of Kittery,
HAWES of Standish, TUTTLE of Sanford, Senator: SHOREY of Washington.

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

2
4 Sec. 1. 24 MRSA §2319-A is enacted to read:

6 §2319-A. Unmarried couples; partner benefits

8 1. Definition. For the purposes of this section, unless the context otherwise indicates, "unmarried partner" means the life partner of a subscriber or member who:

10 A. Is not a blood relative of the subscriber or member;

12 B. Is not the same gender as the subscriber or member;

14 C. Has lived with the subscriber or member for at least 6 months; and

16 D. Is not legally married to another individual.

18 2. Benefits. All individual or group contracts issued by any nonprofit hospital or medical service organization operating pursuant to this chapter must provide to subscribers or members the benefits or options for benefits for the unmarried partner of the subscriber or member, at appropriate rates and under the same terms and conditions as those benefits or options for benefits are provided to spouses of married subscribers or members.

20 28 Sec. 2. 24-A MRSA §2741-A is enacted to read:

30 §2741-A. Unmarried couples; partner benefits

32 1. Definition. For the purposes of this section, unless the context otherwise indicates, "unmarried partner" means the life partner of a policyholder who:

34 A. Is not a blood relative of the policyholder;

36 B. Is not the same gender as the policyholder;

38 C. Has lived with the policyholder for at least 6 months; and

40 D. Is not legally married to another individual.

42 2. Benefits. All individual health insurance policies or contracts issued by any insurer operating pursuant to this chapter must provide to policyholders the benefits or options for benefits for the unmarried partner of the policyholder, at appropriate rates and under the same terms and conditions as

2 those benefits or options for benefits are provided to spouses of
3 married policyholders.

4 **Sec. 3. 24-A MRSA §2832-A** is enacted to read:

6 **§2832-A. Unmarried couples; partner benefits**

8 **1. Definition.** For the purposes of this section, unless
9 the context otherwise indicates, "unmarried partner" means the
10 life partner of a certificate holder who:

12 A. Is not a blood relative of the certificate holder;

14 B. Is not the same gender as the certificate holder;

16 C. Has lived with the certificate holder for at least 6
17 months; and

18 D. Is not legally married to another individual.

20 **2. Benefits.** All group or blanket health insurance
21 policies or contracts issued by any insurer operating pursuant to
22 this chapter must provide to certificate holders the benefits or
23 the options for benefits for the unmarried partner of the
24 certificate holder, at appropriate rates and under the same terms
25 and conditions as those benefits or options for benefits are
26 provided to spouses of married certificate holders.

28 **Sec. 4. 24-A MRSA §4249** is enacted to read:

30 **§4249. Unmarried couples; partner benefits**

32 **1. Definition.** For the purposes of this section, unless
33 the context otherwise indicates, "unmarried partner" means the
34 life partner of an enrollee or member who:

36 A. Is not a blood relative of the enrollee or member;

38 B. Is not the same gender as the enrollee or member;

40 C. Has lived with the enrollee or member for at least 6
41 months; and

42 D. Is not legally married to another individual.

44 **2. Benefits.** All individual or group policies or contracts
45 issued by any health maintenance organization operating pursuant
46 to this chapter must provide to enrollees or members the benefits
47 or the options for benefits for the unmarried partner of the
48 enrollee or member, at appropriate rates and under the same terms
49 and conditions as those benefits or options for benefits are
50 provided to spouses of married certificate holders.

2 and conditions as those benefits or options for benefits are
3 provided to spouses of married enrollees or members.

4

6 **SUMMARY**

7 This bill requires health insurance carriers to offer
8 policies providing coverage for unmarried couples under the same
9 terms and conditions as coverage for married couples relative to
10 the benefits or options for benefits extended to spouses of
11 health plan members.
12