MAINE STATE LEGISLATURE

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120th MAINE LEGISLATURE

FIRST REGULAR SESSION-2001

Legislative Document

No. 968

H.P. 749

House of Representatives, February 20, 2001

Millient M. Mac Failand

An Act to Define and Ensure Coverage of Basic Health Services by Health Maintenance Organizations.

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

MILLICENT M. MacFARLAND, Clerk

Presented by Representative O'NEIL of Saco. Cosponsored by Representative MAYO of Bath, Senator: LaFOUNTAIN of York.

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

Sec. 1. 24-A MRSA §4202-A, sub-§1, as amended by PL 1999, c. 222, §1, is further amended to read:

Basic health care services. "Basic health services" means health care services that an enrolled population might reasonably require in order to be maintained in good health and includes, at a minimum, emergency care, inpatient hospital care, inpatient physician services. outpatient physician services services. ancillary such as x-ray services laboratory services and all benefits mandated by statute and mandated by rule applicable to health maintenance organizations. The superintendent may adopt rules defining "basic health care services" to be provided by health maintenance organizations. adopting--such--rules,--the--superintendent--shall--consider--the eeverages -- that -- have -- traditionally -- been -- provided -- by -- health maintenance--organisations;--the--need--for--floxibility--in--the marketplace + - and - the -importance - of - providing - multiple - options - te employers-and-consumers--The-superintendent-may-not-require-that all -- health -- benefit -- plans -- offered -- by -- health -- maintenance organisations-meet-or-exceed-each-of-the-particular-requirements of--standard--or--basic--health--plans--specified--in--Bureau--of Insurance--Rule,--Chapter--750,---The--superintendent--may--select required--services--from--amonq--those--set--forth--in--Bureau--of Insurance-Ruley-Chapter-750-and-shall-permit-reasonable/-but-net exeessive---or---unfairly---discriminatory,---variations---in---the espayment, --coinsurance, --deductible -and--other --features - of--such required-in-benefits-mandated-by-statute. Rules adopted pursuant to this subsection are reutine-technical major substantive rules as defined in Title 5, chapter 375, subchapter II-A.

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SUMMARY

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This bill removes language directing the Superintendent of Insurance to consider certain specified factors in the adoption of rules defining "basic health care services." The bill also specifies that such rules are major substantive rules, thus requiring legislative review.