

MAINE STATE LEGISLATURE

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MINORITY
BANKING AND INSURANCE

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STATE OF MAINE
HOUSE OF REPRESENTATIVES
120TH LEGISLATURE
FIRST REGULAR SESSION

COMMITTEE AMENDMENT "A" to H.P. 1057, L.D. 1420, Bill, "An Act to Require Employers to Offer Benefits to Cohabitants of Employees"

Amend the bill by striking out the title and substituting the following:

'An Act to Allow Health Insurance Coverage for Cohabitants of Employees'

Further amend the bill by striking out everything after the enacting clause and before the summary and inserting in its place the following:

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

§2319-A. Mandated offer of health insurance benefits for cohabitants

All group contracts issued by any nonprofit hospital or medical service organization operating pursuant to this chapter must make available to a group policyholder the option for additional benefits for the cohabitant of a subscriber or member, regardless of gender or the relationship between the subscriber or member and the subscriber's cohabitant or member's cohabitant, 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 covered under a group policy.

Sec. 2. 24-A MRSA §2832-A is enacted to read:

2 **§2832-A. Mandated offer of health insurance benefits for**
4 **cohabitants**

6 All group or blanket health insurance policies or contracts
8 issued by any insurer operating pursuant to this chapter must
10 make available to group policyholders the option for additional
12 benefits for the cohabitant of a certificate holder, regardless
14 of gender or the relationship between the certificate holder and
16 the certificate holder's cohabitant, at appropriate rates and
under the same terms and conditions as those benefits or options
for benefits are provided to spouses of married certificate
holders covered under a group policy. This section does not apply
to accidental injury, specified disease, hospital indemnity,
Medicare supplement, disability income, long-term care and other
limited benefit health insurance policies.

18 **Sec. 3. 24-A MRSA §4249** is enacted to read:

20 **§4249. Mandated offer of health insurance benefits for**
22 **cohabitants**

24 All group policies or contracts issued by any health
26 maintenance organization operating pursuant to this chapter must
28 make available to group policyholders the option for additional
30 benefits for the cohabitant of an enrollee or member, regardless
32 of gender or the relationship between the enrollee or member and
the enrollee's cohabitant or member's cohabitant, at appropriate
rates and under the same terms and conditions as those benefits
or options for benefits are provided to spouses of married
enrollees or members covered under a health maintenance
organization group contract.'

34 Further amend the bill by inserting at the end before the
36 summary the following:

38 **·FISCAL NOTE**

40 This bill may increase the number of civil suits filed in
42 the court system. The additional workload and administrative
44 costs associated with the minimal number of new cases filed can
be absorbed within the budgeted resources of the Judicial
Department. The collection of additional filing fees may also
increase General Fund revenue by minor amounts.'

SUMMARY

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4 This amendment is the minority report of the committee and
6 replaces the bill. The amendment requires that health insurers
8 make available benefits to group policyholders' coverage for
10 cohabitants of employees covered under group health insurance
12 plans to the same extent and under the same terms and conditions
14 as benefits are provided to spouses or dependents of employees.
16 The amendment requires the coverage to be offered for cohabitants
18 regardless of gender or the relationship between the employee and
 the employee's cohabitant and limits coverage to one cohabitant.
 The amendment does not require that employers purchase coverage,
 but if an employer chooses this coverage, then the coverage must
 be offered to all employees eligible for coverage under the group
 policy. The amendment does not affect the decision of an
 employer to offer family coverage to employees.

18 The amendment also adds a fiscal note to the bill.