

# MAINE STATE LEGISLATURE

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RWS

L.D. 1988

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STATE OF MAINE  
SENATE  
120TH LEGISLATURE  
SECOND REGULAR SESSION

COMMITTEE AMENDMENT "A" to S.P. 729, L.D. 1988, Bill, "An Act to Increase the Length of Time in Which a Retired State Employee May Add a Dependent to the Employee's Maine State Health Insurance Plan"

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

**'An Act to Increase the Opportunities of Retired State Employees to Enroll a Spouse or Dependents in the Maine State Health Insurance Plan'**

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. 5 MRSA §285, sub-§3-B is enacted to read:**

**3-B. Enrollment of spouse and dependents of retirees. Effective January 1, 2003, a retiree eligible for participation in the group health insurance plan under this section may enroll a spouse and dependents in the group plan as follows:**

**A. Upon retirement, the retiree may enroll a spouse and dependent or dependents for coverage under the plan effective on the date of retirement; or**

**B. Subsequent to retirement, the retiree may enroll a spouse and dependent or dependents for coverage under the plan if:**

**(1) At the time of retirement, the retiree designated in writing the name of the spouse and dependent or dependents to be enrolled at a future date; and**

2           (2) The spouse and dependent or dependents can  
 4           demonstrate coverage for at least 18 months immediately  
 6           prior to enrollment under another health insurance plan  
           or can demonstrate that health insurance coverage for  
           that person pursuant to the Consolidated Omnibus Budget  
           Reconciliation Act of 1985 under a prior plan has been  
           exhausted.'

8  
 10           Further amend the bill by inserting at the end before the  
 12           summary the following:

**FISCAL NOTE**

14  
 16           The bill would expand opportunities for retired state  
 18           employees to add dependents to their health insurance plans.  
 20           While the retiree would pay 100% of the premium for the added  
 22           dependent(s), based on current experience the added dependent(s)  
           would have a significantly higher-than-average cost and would  
           therefore increase future costs to the State Employee Health  
           Insurance Program as a whole. These costs can not be determined  
           at this time.'

**SUMMARY**

24  
 26           This amendment replaces the bill and expands the opportunity  
 28           of retired state employees to add a spouse or dependents to their  
 30           health insurance plan. It authorizes a retired state employee to  
 32           add coverage of a spouse or dependent under the retiree's state  
 34           group health insurance plan at the time of retirement or at a  
 36           later date if the retiree had designated that a spouse or  
 38           dependent for later coverage and the spouse or dependent can  
 40           demonstrate continuity of coverage under another health insurance  
           plan at the time of enrollment. Current law allows a spouse or  
           dependents to be added at the time of significant life events,  
           such as marriage or birth of a child. The retiree is responsible  
           for payment of the premiums for a spouse or dependent enrolled in  
           coverage under the state group plan.

          The amendment also changes the title and adds a fiscal note.