



121st MAINE LEGISLATURE

FIRST REGULAR SESSION-2003

Legislative Document

No. 492

H.P. 381

House of Representatives, February 4, 2003

An Act To Encourage Agricultural Cooperative Associations To Provide Group Health Plans

(EMERGENCY)

Reference to the Committee on Insurance and Financial Services suggested and ordered printed.

Millicent M. Mac Jailand

MILLICENT M. MacFARLAND Clerk

Presented by Representative O'NEIL of Saco.

Emergency preamble. Whereas, Acts of the Legislature do not become effective until 90 days after adjournment unless enacted as emergencies; and

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Whereas, group health plans sponsored by agricultural associations located outside of this State provide health insurance to enrollees living in this State; and

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Whereas, changes to the law are necessary to prevent enrollees living in this State from losing their health insurance coverage; and

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Whereas, this legislation clarifies the grievance procedure that must be available to enrollees in this State who have coverage through out-of-state agricultural cooperative association group health plans; and

18 Whereas, in the judgment of the Legislature, these facts create an emergency within the meaning of the Constitution of 20 Maine and require the following legislation as immediately necessary for the preservation of the public peace, health and 22 safety; now, therefore,

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

26 Sec. 1. 24-A MRSA §4303, sub-§4, ¶D is enacted to read:

28 D. Notwithstanding this subsection, a group health plan sponsored by an agricultural cooperative association located outside of this State that provides health insurance 30 coverage to members of one or more agricultural cooperative associations located within this State may employ a 32 grievance procedure for enrollees in the group health plan that meets the requirements of the state in which the group 34 health plan is located if enrollees in the group health plan that reside in this State have the right to independent 36 external review in accordance with section 4312 following any adverse health care treatment decision. Enrollees in 38 the group health plan that reside in this State must be 40 notified as to the grievance procedure used by the group health plan and their right to independent external review in accordance with section 4312. 42

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Emergency clause. In view of the emergency cited in the preamble, this Act takes effect when approved.

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SUMMARY

This bill allows a group health plan sponsored by an agricultural cooperative association located outside of Maine

that provides coverage to members of agricultural cooperative associations located within this State to employ an internal 2 grievance procedure that meets the requirements of the state in which the plan's insurer is located as long as enrollees living 4 in this State are provided with an independent external review of any adverse health care decision in accordance with the State's 6 requirements.

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The bill is an emergency and takes effect when enacted.