

# MAINE STATE LEGISLATURE

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# 121st MAINE LEGISLATURE

## FIRST REGULAR SESSION-2003

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Legislative Document

No. 686

H.P. 503

House of Representatives, February 14, 2003

**Resolve, Directing the Bureau of Insurance To Determine the Costs  
of All Existing Health Insurance Mandates**

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

*Millicent M. MacFarland*  
MILLICENT M. MacFARLAND  
Clerk

Presented by Representative GLYNN of South Portland.  
Cosponsored by Representatives: SNOWE-MELLO of Poland, YOUNG of Limestone.

2           **Sec. 1. Bureau of Insurance Report. Resolved:** That the  
3 Department of Professional and Financial Regulation, Bureau of  
4 Insurance shall determine the individual and cumulative cost  
5 impact of all existing mandated health insurance benefit laws  
6 that are enacted through the end of the First Regular Session of  
7 the 121st Legislature on health insurance premiums paid by  
8 private individuals and businesses and by the State for coverage  
9 of state employees and retirees. In determining the cost of  
10 mandated benefits, the bureau shall evaluate the financial  
11 impact, the social impact and the medical efficacy of each  
12 mandated benefit required by state law in accordance with the  
13 Maine Revised Statutes, Title 24-A, section 2752. The bureau  
14 shall also include a comparison of the projected cost impact of  
15 each mandated benefit prior to enactment as required by Title  
16 24-A, section 2752 and the actual cost impact of each mandated  
17 benefit based on premium information after enactment. The bureau  
18 shall contract for any necessary consulting and actuarial  
19 expertise to complete a report within the bureau's existing  
20 resources. The bureau shall submit its report determining the  
21 cost impact of all mandated health insurance benefits to the  
22 Joint Standing Committee on Insurance and Financial Services by  
23 January 15, 2004; and be it further

24           **Sec. 2. Committee to report out legislation. Resolved:** That the  
25 Joint Standing Committee on Insurance and Financial Services may  
26 report out legislation to the Second Regular Session of the 121st  
27 Legislature that proposes to repeal existing mandated benefits  
28 based on the cost impact described in the bureau's report.

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### SUMMARY

33           This resolve requires the Department of Professional and  
34 Financial Regulation, Bureau of Insurance to determine the  
35 cumulative cost impact of existing mandated health insurance  
36 benefits on the premiums paid for health insurance coverage by  
37 individuals, businesses and the State. This resolve requires the  
38 bureau to submit a report to the Joint Standing Committee on  
39 Insurance and Financial Services by January 15, 2004. The  
40 resolve also requires the committee to report out legislation  
based on the bureau's report.