

MAINE STATE LEGISLATURE

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121st MAINE LEGISLATURE

FIRST REGULAR SESSION-2003

Legislative Document

No. 902

S.P. 298

In Senate, February 20, 2003

An Act To Create Equality in Medicare Supplement Insurance Policies

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

A handwritten signature in cursive script that reads "Joy J. O'Brien".

JOY J. O'BRIEN
Secretary of the Senate

Presented by Senator DAMON of Hancock.

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

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Sec. 1. 24-A MRSA §5002-B, sub-§1, ¶A, as enacted by PL 1999, c. 36, §4, is amended to read:

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A. That person, including a person entitled to Medicare benefits due to disability and covered pursuant to section 5010-A, was previously covered under a Medicare supplement policy issued by the same or a different carrier. For purposes of this section, the Medicare supplement policy under which the person is seeking coverage is the "succeeding policy." The Medicare supplement policy that previously covered the person is the "prior policy";

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Sec. 2. 24-A MRSA §5010-A, as amended by PL 1993, c. 547, §5, is further amended to read:

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§5010-A. Coverage of the disabled

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An issuer offering coverage under a Medicare supplement policy in this State shall offer coverage under its standardized plans to all individuals, regardless of age, who are entitled to Medicare benefits due to disability. An issuer shall offer such coverage during an individual's open enrollment period under any of the policies offered by the issuer to persons eligible for Medicare benefits due to age. An issuer shall also offer standardized Medicare Supplement Plan A to persons entitled to Medicare benefits due to disability during the guaranteed issue period as set forth in section 5012. An individual who is entitled to Medicare benefits due to disability must be provided continuity of coverage in accordance with section 5002-B. Issuers shall give notice of Medicare supplement coverage to individuals enrolled in Medicare in advertising of Medicare supplement policies intended for use in this State. By January 1, 1994, the superintendent shall establish rules to ensure that the notice of the availability of coverage for the disabled is sufficiently advertised.

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SUMMARY

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This bill provides guaranteed issuance for Medicare supplement insurance policies to persons entitled to Medicare benefits due to disability.

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