

MAINE STATE LEGISLATURE

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121st MAINE LEGISLATURE

FIRST REGULAR SESSION-2003

Legislative Document

No. 936

H.P. 693

House of Representatives, February 25, 2003

An Act To Require Insurance Policies To Provide Coverage for Medically Necessary Rehabilitation Services

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

Millicent M. MacFarland
MILLICENT M. MacFARLAND
Clerk

Presented by Representative DUDLEY of Portland.
Cosponsored by Senator TREAT of Kennebec and
Representatives: BREault of Buxton, CANAVAN of Waterville, O'NEIL of Saco, SMITH
of Van Buren, SULLIVAN of Biddeford, Senator: DOUGLASS of Androscoggin.

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

4 **Sec. 1. 24-A MRSA §2745-H** is enacted to read:

6 **§2745-H. Coverage for medically necessary rehabilitation services**

8 **1. Required coverage.** All individual insurance policies
10 and contracts, except accidental injury, specified disease,
12 hospital indemnity, Medicare supplement, long-term care and other
14 limited benefit health insurance policies and contracts, must
16 provide coverage for medically necessary rehabilitation services.

18 **2. Application.** The requirements of this section apply to
all policies, contracts and certificates executed, delivered,
issued for delivery, continued or renewed in this State on or
after October 1, 2003. For purposes of this section, all
contracts are deemed to be renewed no later than the next yearly
anniversary of the contract date.

20 **Sec. 2. 24-A MRSA §2837-I** is enacted to read:

22 **§2837-I. Coverage for medically necessary rehabilitation services**

24 **1. Required coverage.** All group insurance policies and
26 contracts, except accidental injury, specified disease, hospital
28 indemnity, Medicare supplement, long-term care and other limited
benefit health insurance policies and contracts, must provide
coverage for medically necessary rehabilitation services.

30 **2. Application.** The requirements of this section apply to
32 all policies, contracts and certificates executed, delivered,
34 issued for delivery, continued or renewed in this State on or
after October 1, 2003. For purposes of this section, all
contracts are deemed to be renewed no later than the next yearly
anniversary of the contract date.

36 **Sec. 3. 24-A MRSA §4252** is enacted to read:

38 **§4252. Coverage for medically necessary rehabilitation services**

40 **1. Required coverage.** All health maintenance organization
42 individual and group contracts must provide coverage for
44 medically necessary rehabilitation services.

46 **2. Application.** The requirements of this section apply to
48 all policies, contracts and certificates executed, delivered,
50 issued for delivery, continued or renewed in this State on or
after October 1, 2003. For purposes of this section, all
contracts are deemed to be renewed no later than the next yearly
anniversary of the contract date.

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SUMMARY

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This bill requires individual and group health insurance policies and health maintenance organization contracts to provide coverage for medically necessary rehabilitation services.