

MAINE STATE LEGISLATURE

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121st MAINE LEGISLATURE

FIRST REGULAR SESSION-2003

Legislative Document

No. 1058

H.P. 776

House of Representatives, March 4, 2003

An Act To Extend Public Record Requirements of Nongroup Health Insurance Rate Filings to All Health Insurance Rate Filings

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

Millicent M. MacFarland
MILLICENT M. MacFARLAND
Clerk

Presented by Speaker COLWELL of Gardiner.
Cosponsored by Senator EDMONDS of Cumberland and
Representatives: CANAVAN of Waterville, DUDLEY of Portland, O'NEIL of Saco, Senators:
LaFOUNTAIN of York, MAYO of Sagadahoc.

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

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Sec. 1. 24-A MRS §2808-B, sub-§2, ¶G is enacted to read:

G. A group health carrier shall file with the superintendent every rate, rating formula, classification of risks and every modification of any formula or classification that it proposes to use.

(1) Every such filing must state the effective date of the filing. Every such filing must be made not less than 60 days in advance of the stated effective date, unless the 60-day requirement is waived by the superintendent, and the effective date may be suspended by the superintendent for a period of time not to exceed 30 days. If a rate filing is made that requires a public hearing, the superintendent may suspend the effective date for a period of time not to exceed 30 days from the date the carrier satisfactorily responds to any reasonable discovery requests.

(2) A rate filing and all supporting information are public records within the meaning of Title 1, section 402, subsection 3 and become part of the official record of any hearing held on the rate filing.

(3) When a rate filing under this paragraph is not accompanied by the information upon which the insurer supports the filing, the superintendent shall require the insurer to furnish the information upon which it supports the filing.

Notwithstanding this paragraph, rates for group Medicare supplement, nursing home care or long-term care insurance contracts must be filed in accordance with section 2736.

SUMMARY

40 Under current law, rate filings for nongroup health insurance are public records without exception. This law extends that requirement to small group health plans and establishes that
42 the rate filings are public records without exception in order to
44 better inform policyholders and the public about the health insurance rates.