

# MAINE STATE LEGISLATURE

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# 122nd MAINE LEGISLATURE

## FIRST REGULAR SESSION-2005

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Legislative Document

No. 127

H.P. 103

House of Representatives, January 11, 2005

### **An Act To Require Health Insurance Policies To Provide Coverage for Physical, Occupational and Speech Therapy**

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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 DUDLEY of Portland.

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, 2005. 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, 2005. 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, 2005. 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.