

MAINE STATE LEGISLATURE

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122nd MAINE LEGISLATURE

FIRST REGULAR SESSION-2005

Legislative Document

No. 898

S.P. 306

In Senate, February 22, 2005

An Act To Preserve Dirigo Health

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

A handwritten signature in cursive script, reading 'Joy J. O'Brien'.

JOY J. O'BRIEN
Secretary of the Senate

Presented by Senator COURTNEY of York.

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

4 **CONCEPT DRAFT**
6 **SUMMARY**

8 This bill is a concept draft pursuant to Joint Rule 208.

10 This bill proposes to make the following changes to the laws governing health insurance and the Dirigo Health program:

12 1. It would require that, rather than contracting out for health insurance services, Dirigo Health offer health insurance provided by a private health insurance company that would be modeled on Maine Employers' Mutual Insurance Company;

14 2. It would require that premiums for health insurance under Dirigo Health be set at 5% of the individual's income;

16 3. It would repeal guaranteed issue requirements;

18 4. It would create a high-risk pool;

20 5. It would establish a schedule of required copayments for health care services;

22 6. It would repeal all state-mandated health insurance coverage;

24 7. It would require the Executive Director of Dirigo Health to maximize use of Medicaid funds;

26 8. It would ensure portability of health insurance policies; and

28 9. It would provide that payments for health insurance be tax deductible.