MAINE STATE LEGISLATURE

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122nd MAINE LEGISLATURE

SECOND REGULAR SESSION-2006

Legislative Document

No. 1845

H.P. 1285

House of Representatives, January 3, 2006

An Act To Increase Access to Health Insurance Products

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 203.

Received by the Clerk of the House on December 28, 2005. Referred to the Committee on Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed pursuant to Joint Rule 401.

Millient M. MacFarland MILLICENT M. MacFARLAND Clerk

Presented by Representative BRYANT of Windham. Cosponsored by Senator BRYANT of Oxford and

Representatives: DUPLESSIE of Westbrook, PATRICK of Rumford, PERRY of Calais.

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

Sec. 1. 24-A MRSA §6910, sub-§2, as amended by PL 2005, c. 400, Pt. C, §8, is further amended to read:

Alternative nonprofit health care plan. If a health insurance earriers-do-not-apply carrier or the board cancels or fails to renew a contract to offer and deliver Dirigo Health Program coverage, the board may have Dirigo Health provide access to health insurance by proposing the-establishment-of-a-nenprefit health--eare--plan--organized--under--Title--13-B--and--authorized pursuant-to-Title 24, chapter-19 and establishing an alternative organizational structure or by prepesing -- the -- expansion -- ef expanding an existing public plan. If-the-board-proposes-the establishment-of-a-nonprofit-health-care-plan-or-the-expansion-of an-existing-public-plan,-the-board-shall-submit-its-proposal, including, - but- not-limited-to, -a-funding-mechanism-to-capitalise a-nonprofit-health-eare-plan-and-any-recommended-legislation-te the --- joint -- standing -- committee --- of --- the -- Legislature -- having jurisdiction-over-health-insurance-matters - Dirigo Health-may-not provide-access-to-health-insurance-by-establishing-a-nonprofit health-care-plan-or-through-an-existing-public-plan-without specific-legislative-approval.

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SUMMARY

This bill allows the Board of Directors of Dirigo Health to cancel or not renew a contract with an insurance carrier to provide health care insurance to members of Dirigo Health. In the event of cancellation or nonrenewal of a contract to provide health care insurance under Dirigo Health by either the insurance carrier or the board, the board is authorized to establish an alternative organizational structure to provide health insurance coverage or to expand an existing public plan without seeking legislative approval.