

MAINE STATE LEGISLATURE

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MRS.

L.D. 1935

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DATE: 5-22-06

(Filing No. H-1091)

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STATE OF MAINE
HOUSE OF REPRESENTATIVES
122ND LEGISLATURE
SECOND REGULAR SESSION

HOUSE AMENDMENT "B" to COMMITTEE AMENDMENT "A" to S.P. 736, L.D. 1935, Bill, "An Act To Protect Health Insurance Consumers"

Amend the amendment in Part A by inserting after section 3 the following:

Sec. A-4. 24-A MRSA §6912, first ¶, as amended by PL 2005, c. 400, Pt. A, §7, is further amended to read:

Dirigo Health may establish sliding-scale subsidies for the purchase of Dirigo Health Program coverage paid by eligible individuals or employees ~~whose income is under 300% of the federal poverty level~~ in accordance with the eligibility requirements in subsection 2. Dirigo Health may also establish sliding-scale subsidies for the purchase of employer-sponsored health coverage paid by employees of businesses with more than 50 employees, ~~whose income is under 300% of the federal poverty level~~ in accordance with the eligibility requirements in subsection 2.

Sec. A-5. 24-A MRSA §6912, sub-§2, ¶¶A and B, as amended by PL 2005, c. 400, Pt. A, §8, are further amended to read:

A. Be enrolled in the Dirigo Health Program, have an income under 300% of the federal poverty level and assets that do not exceed 3 times the limits established for MaineCare eligibility and be a resident of the State; or

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2 B. Be enrolled in a health plan of an employer with more
3 than 50 employees and have an income under 300% of the
4 federal poverty level and have assets that do not exceed 3
5 times the limits established for MaineCare eligibility. The
6 health plan must meet any criteria established by Dirigo
7 Health. The individual must meet other eligibility criteria
8 established by Dirigo Health.

10 Sec. A-6. 24-A MRSA §6912, sub-§4, as enacted by PL 2003, c.
11 469, Pt. A, §8, is amended to read:

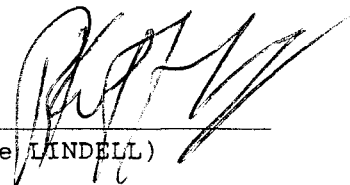
12
13 4. Limitation on amount subsidized. Dirigo Health may
14 limit the amount subsidized of the payment made by individual
15 plan enrollees under section 6910, subsection 4, paragraph C to
16 40% of the payment to more closely parallel the subsidy received
17 by employees. In no case may the subsidy granted to eligible
18 individuals in accordance with subsection 2, paragraph A exceed
19 the maximum subsidy level available to other eligible
20 individuals. Dirigo Health shall limit the subsidy to the
21 premium cost for Dirigo Health Program coverage and may not apply
22 a subsidy or discount to deductibles, copayments or other
23 financial contributions required for eligible individuals and
24 employees.'

25 Further amend the amendment by relettering or renumbering
26 any nonconsecutive Part letter or section number to read
27 consecutively.

30 SUMMARY

31 This amendment requires that Dirigo Health apply an asset
32 limit that is 3 times the limits applied by MaineCare to
33 determine eligibility for subsidies in addition to the
34 requirement that an individual's income be at 300% or below the
35 federal poverty level. The amendment requires that the subsidies
36 be applied only to the premium cost for Dirigo Health Program
37 coverage.
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39 FISCAL NOTE REQUIRED
40 (See attached)

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46 SPONSORED BY: 
47 (Representative LINDELL)

48 TOWN: Frankfort

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Approved: 05/18/06 *MAC*

122nd MAINE LEGISLATURE

LD 1935

LR 2809(14)

An Act To Protect Health Insurance Consumers

Fiscal Note for House Amendment "B" to Committee Amendment "A"

Sponsor: Rep. Lindell

Fiscal Note Required: Yes

Fiscal Note

Undetermined current biennium savings - Other Funds

Fiscal Detail and Notes

Requiring that Dirigo Health apply an asset limit that is three times the limit applied by MaineCare to determine eligibility for subsidy payments would modify and possibly reduce the number of individuals eligible for subsidy payments. Dirigo Health would still have broad authority to determine the subsidy amount and applicability at income and asset levels. Any specific reduction in expenditures and resulting impact on the Savings Offset Payment cannot be determined at this time.