

MAINE STATE LEGISLATURE

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123rd MAINE LEGISLATURE

FIRST REGULAR SESSION-2007

Legislative Document

No. 439

S.P. 140

January 29, 2007

An Act To Reform the Dirigo Health Program

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

A handwritten signature in cursive script that reads "Joy J. O'Brien".

JOY J. O'BRIEN
Secretary of the Senate

Presented by Senator COURTNEY of York.
Cosponsored by Representative JACOBSEN of Waterboro and
Senators: DOW of Lincoln, McCORMICK of Kennebec, SNOWE-MELLO of Androscoggin,
Representatives: LANSLEY of Sabattus, McKANE of Newcastle, NASS of Acton,
ROBINSON of Raymond, VAUGHAN of Durham.

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

2 **CONCEPT DRAFT**
3 **SUMMARY**

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

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

- 7 1. It would require that, rather than contracting out for health insurance services,
8 Dirigo Health offer health insurance provided by a private health insurance company that
9 would be modeled on Maine Employers' Mutual Insurance Company;
- 10 2. It would require that premiums for health insurance under Dirigo Health be set at
11 5% of the individual's income;
- 12 3. It would repeal guaranteed issue requirements;
- 13 4. It would create a high-risk pool;
- 14 5. It would establish a schedule of required copayments for health care services;
- 15 6. It would repeal all state-mandated health insurance coverage;
- 16 7. It would require the Executive Director of Dirigo Health to maximize use of
17 Medicaid funds;
- 18 8. It would ensure portability of health insurance policies; and
- 19 9. It would provide that payments for health insurance be tax deductible.