

MAINE STATE LEGISLATURE

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123rd MAINE LEGISLATURE

FIRST REGULAR SESSION-2007

Legislative Document

No. 1687

S.P. 594

March 23, 2007

An Act To Increase Health Insurance Coverage for Front-line Direct Care Workers Providing Long-term Care

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 President EDMONDS of Cumberland.
Cosponsored by Representative PINGREE of North Haven and Senator: MARRACHÉ of
Kennebec, Representatives: BEAUDOIN of Biddeford, CAMPBELL of Newfield, CONNOR
of Kennebunk, MILLER of Somerville, PERRY of Calais.

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

2 **Sec. 1. 24-A MRSA §6903, sub-§5**, as enacted by PL 2003, c. 469, Pt. A, §8, is
3 amended to read:

4 **5. Eligible business.** "Eligible business" means a business that employs at least 2
5 but not more than 50 eligible employees, the majority of whom are employed in the State,
6 including a municipality that has 50 or fewer employees. Notwithstanding this
7 subsection, "eligible business" includes a business with more than 50 employees that
8 provides long-term care services.

9 After one year of operation of Dirigo Health, the board may, by rule, define "eligible
10 business" to include larger public or private employers.

11 **Sec. 2. 24-A MRSA §6903, sub-§7, ¶B**, as enacted by PL 2003, c. 469, Pt. A,
12 §8, is amended to read:

13 B. An unemployed individual who resides in this State; or

14 **Sec. 3. 24-A MRSA §6903, sub-§7, ¶C**, as enacted by PL 2003, c. 469, Pt. A,
15 §8, is amended to read:

16 C. An individual employed in an eligible business that does not offer health
17 insurance; or

18 **Sec. 4. 24-A MRSA §6903, sub-§7, ¶D** is enacted to read:

19 D. An individual employed as a direct care worker who works an average of 10 or
20 more hours per week and who is not eligible for MaineCare or employer-sponsored
21 health insurance.

22 **Sec. 5. 24-A MRSA §6908, sub-§2, ¶D**, as amended by PL 2005, c. 400, Pt. C,
23 §6, is further amended to read:

24 D. Develop and implement a program to publicize the existence of Dirigo Health and
25 the Dirigo Health Program and the eligibility requirements and the enrollment
26 procedures for the Dirigo Health Program, including a program targeted at enrolling
27 eligible individuals employed as direct care workers, and to maintain public
28 awareness of Dirigo Health and the Dirigo Health Program;

29 **Sec. 6. Department of Health and Human Services demonstration project**
30 **for health coverage of direct care workers providing long-term care.** By
31 October 1, 2007, the Department of Health and Human Services shall establish a
32 demonstration project to provide financial assistance to providers of long-term care
33 services to increase health insurance coverage among uninsured direct care employees
34 who are not eligible for MaineCare. The department provide financial assistance to
35 eligible providers who provide a health insurance benefit plan to full-time and part-time
36 direct care employees that meets minimum standards as determined by the department
37 taking into consideration the health benefits package provided under the Dirigo Health
38 Program. The department shall establish a cap on the number of providers of long-term
39 care services that receive financial assistance through the demonstration project and must

1 evaluate the demonstration project for its impact on workforce retention. The department
2 may not expend more than \$500,000 to fund the costs of the demonstration project under
3 this section. Rules adopted pursuant to this section are routine technical rules as defined
4 in the Maine Revised Statutes, Title 5, chapter 375, subchapter 2-A.

5 **Sec. 7. Dirigo Health Program health insurance plan for long-term care**
6 **providers and direct care workers.** The Board of Directors of Dirigo Health shall
7 design a targeted DirigoChoice health coverage plan to meet the needs of long-term care
8 employers and their employees who provide direct care services pursuant to Title 24-A,
9 section 6908, subsection 2, paragraph D. The health coverage plan designed by the board
10 pursuant to this section must allow long-term care employers to offer monthly premium
11 assistance to direct care workers eligible for coverage under DirigoChoice as an
12 individual and accommodate contributions for premium assistance from more than one
13 long-term care employer. In designing the plan, the board shall consult with and seek
14 input from long-term care employers and direct care workers. The board may not expend
15 more than \$400,000 in subsidy costs for direct care workers eligible for the health
16 coverage plan designed by the board pursuant to this section.

17 **SUMMARY**

18 This bill amends the definition of "eligible business" for the Dirigo Health Program
19 to allow providers of long-term care services with more than 50 employees to participate
20 in the DirigoChoice health insurance plan. The bill also allows uninsured direct care
21 workers who work an average of 10 or more hours per week to participate in the
22 DirigoChoice health insurance plan. The bill directs the Board of Directors of Dirigo
23 Health to develop a marketing and outreach program to enroll those newly eligible direct
24 care workers and to design a targeted DirigoChoice health coverage plan that allows
25 multiple long-term care employers to contribute monthly premium assistance to direct
26 care employees eligible to enroll in Dirigo as an individual. The bill limits the costs to
27 Dirigo Health for subsidies to direct care workers in the targeted DirigoChoice plan to
28 \$400,000.

29 The bill also requires the Department of Health and Human Services to establish a
30 demonstration project for long-term care providers who provide health insurance
31 coverage to their full-time and part-time employees. The bill requires the department to
32 provide financial assistance to allow those providers to start or expand health care
33 coverage for their direct care employees. The bill limits the funding of the demonstration
34 project to no more than \$500,000.