

# MAINE STATE LEGISLATURE

The following document is provided by the  
**LAW AND LEGISLATIVE DIGITAL LIBRARY**  
at the Maine State Law and Legislative Reference Library  
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied  
(searchable text may contain some errors and/or omissions)



STATE LAW LIBRARY  
AUGUSTA, MAINE

# 124th MAINE LEGISLATURE

## FIRST REGULAR SESSION-2009

---

Legislative Document

No. 20

H.P. 15

House of Representatives, January 5, 2009

### **An Act To Require Insurance Companies To Cover the Cost of Prosthetics**

---

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

*Millicent M. MacFarland*  
MILLICENT M. MacFARLAND  
Clerk

Presented by Representative BRYANT of Windham.  
Cosponsored by Senator BRYANT of Oxford and  
Representatives: BEAUDOIN of Biddeford, PENDLETON of Scarborough, PETERSON of  
Rumford, WHEELER of Kittery, Senator: GERZOFKY of Cumberland.

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

2 **Sec. 1. 24 MRSA §2317-B, sub-§12-E is enacted to read:**

3 12-E. Title 24-A, sections 2765, 2847-Q and 4257. Coverage for prosthetics, Title  
4 24-A, sections 2765, 2847-Q and 4257;

5 **Sec. 2. 24-A MRSA §2765 is enacted to read:**

6 **§2765. Coverage for prosthetics**

7 **1. Required coverage.** All individual health insurance policies and contracts must  
8 provide coverage for prosthetics.

9 **2. Limits; coinsurances; deductibles.** Any policy or contract that provides  
10 coverage for services under this section may contain provisions for maximum benefits  
11 and coinsurance and reasonable limitations, deductibles and exclusions to the extent that  
12 these provisions are not inconsistent with the requirements of this section.

13 **Sec. 3. 24-A MRSA §2847-Q is enacted to read:**

14 **§2847-Q. Coverage for prosthetics**

15 **1. Required coverage.** All group health insurance policies, contracts and certificates  
16 must provide coverage for prosthetics.

17 **2. Limits; coinsurances; deductibles.** Any policy, contract or certificate that  
18 provides coverage for services under this section may contain provisions for maximum  
19 benefits and coinsurance and reasonable limitations, deductibles and exclusions to the  
20 extent that these provisions are not inconsistent with the requirements of this section.

21 **Sec. 4. 24-A MRSA §4257 is enacted to read:**

22 **§4257. Coverage for prosthetics**

23 **1. Required coverage.** All health maintenance organization individual and group  
24 health insurance policies, contracts and certificates must provide coverage for prosthetics.

25 **2. Limits; coinsurances; deductibles.** Any policy, contract or certificate that  
26 provides coverage for services under this section may contain provisions for maximum  
27 benefits and coinsurance and reasonable limitations, deductibles and exclusions to the  
28 extent that these provisions are not inconsistent with the requirements of this section.

29 **Sec. 5. Application.** The requirements of this Act apply to all policies, contracts  
30 and certificates executed, delivered, issued for delivery, continued or renewed in this  
31 State on or after January 1, 2010. For purposes of this Act, all contracts are deemed to be  
32 renewed no later than the next yearly anniversary of the contract date.

1

## SUMMARY

2 This bill requires health insurance policies, contracts and certificates to provide  
3 coverage for prosthetics. The provisions of this bill apply to all policies, contracts and  
4 certificates issued or renewed on or after January 1, 2010.  
5