

MAINE STATE LEGISLATURE

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124th MAINE LEGISLATURE

FIRST REGULAR SESSION-2009

Legislative Document

No. 323

H.P. 259

House of Representatives, February 3, 2009

An Act To Improve Transparency in the Health Insurance Markets

Submitted by the Department of Professional and Financial Regulation pursuant to Joint Rule 204.

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

Millicent M. MacFarland
MILLICENT M. MacFARLAND
Clerk

Presented by Representative TREAT of Hallowell.
Cosponsored by Senator BOWMAN of York and
Representatives: FOSSEL of Alna, GOODE of Bangor, LEGG of Kennebunk, PRIEST of
Brunswick, RICHARDSON of Warren.

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

2 **Sec. 1. 24-A MRSA §2809-A, sub-§1-A, ¶D** is enacted to read:

3 D. All notices of cancellation sent to certificate holders pursuant to paragraph B-1
4 must include a telephone number that certificate holders can call to determine if the
5 policy has been cancelled for nonpayment of premium or if the policy has been
6 reinstated because the premium has been paid. If a notice of cancellation has been
7 mailed to a certificate holder pursuant to paragraph B-1 and the policy is not
8 thereafter cancelled because the premium has been paid or the policy is reinstated, the
9 insurer shall mail notice of noncancellation or reinstatement to the certificate holder
10 by first class mail as expeditiously as possible, but in no event more than 10 days
11 after premium for continued coverage or reinstatement has been received by the
12 insurer. Notice pursuant to this paragraph must be provided in the same manner as
13 notice provided pursuant to paragraph B-1.

14 **Sec. 2. 24-A MRSA §4303, sub-§12** is enacted to read:

15 **12. Publication of policies by carriers.** A carrier shall publish on its publicly
16 accessible website at least 5 individual policies offered by that carrier, or all individual
17 policies offered by that carrier if the carrier offers fewer than 5 individual policies, having
18 the highest levels of enrollment in the State and at least 5 small group policies offered by
19 that carrier, or all small group policies offered by that carrier if the carrier offers fewer
20 than 5 small group policies, having the highest levels of enrollment in the State. The
21 carrier shall publish such policies in a manner that will allow consumers to review the
22 coverage offered under each of these policies. The appearance of a policy published on
23 the carrier's publicly accessible website must duplicate the actual policy an individual
24 would receive if the individual were to request a paper copy of the policy. The carrier
25 shall publish the required policies on its publicly accessible website within 90 days after
26 the effective date of this subsection. After publishing the required policies in accordance
27 with this subsection, the carrier must update its website within 14 days after making any
28 changes to its published policies.

29 **Sec. 3. 24-A MRSA §4303, sub-§13** is enacted to read:

30 **13. Explanations of benefits.** A carrier offering an expense-incurred individual
31 health plan to Maine residents or an expense-incurred group health plan to a Maine
32 employer shall provide individual policyholders and group certificate holders with a clear
33 written explanation of benefit documents in response to the filing of any claim for
34 coverage of hospital or medical expenses. In addition to any additional information
35 required by rule, the explanation of benefits must include:

36 A. The date of service;

37 B. The provider of the service;

38 C. An identification of the service for which the claim is made;

39 D. Any amount the insured is obligated to pay under the policy for copayment or
40 coinsurance;

