

# MAINE STATE LEGISLATURE

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# 124th MAINE LEGISLATURE

## FIRST REGULAR SESSION-2009

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Legislative Document

No. 425

H.P. 313

House of Representatives, February 10, 2009

### **An Act To Require Private Insurance Coverage for Certain Services for Children with Disabilities**

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

*Millicent M. MacFarland*  
MILLICENT M. MacFARLAND  
Clerk

Presented by Representative CONNOR of Kennebunk.  
Cosponsored by Senator BRANNIGAN of Cumberland and  
Representatives: EATON of Sullivan, FLEMINGS of Bar Harbor, HUNT of Buxton, LEGG of  
Kennebunk, MILLER of Somerville, PERRY of Calais, TREAT of Hallowell.

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 children's early  
4 intervention services, Title 24-A, sections 2765, 2847-Q and 4257;

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

6 §2765. Coverage for children's early intervention services

7 1. Definition. For purposes of this section, "children's early intervention services"  
8 means services provided by licensed occupational therapists, physical therapists, speech-  
9 language pathologists or clinical social workers working with children from birth to 36  
10 months of age with an identified developmental disability or delay as described in the  
11 federal Individuals with Disabilities Education Act, Part C, 20 United States Code,  
12 Section 1411, et seq.

13 2. Required coverage. All individual health insurance policies, contracts and  
14 certificates must provide coverage for children's early intervention services in accordance  
15 with this subsection.

16 A. A referral from the child's primary care provider is required.

17 B. The policy, contract or certificate may limit coverage to \$3,200 per year for each  
18 child not to exceed \$9,600 by the child's 3rd birthday.

19 C. The policy, contract or certificate may contain provisions for maximum benefits  
20 and coinsurance and reasonable limitations, deductibles and exclusions to the extent  
21 that these provisions are not inconsistent with the requirements of this section.

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

23 §2847-Q. Coverage for children's early intervention services

24 1. Definition. For purposes of this section, "children's early intervention services"  
25 means services provided by licensed occupational therapists, physical therapists, speech-  
26 language pathologists or clinical social workers working with children from birth to 36  
27 months of age with an identified developmental disability or delay as described in the  
28 federal Individuals with Disabilities Education Act, Part C, 20 United States Code,  
29 Section 1411, et seq.

30 2. Required coverage. All group health insurance policies, contracts and  
31 certificates must provide coverage for children's early intervention services in accordance  
32 with this subsection.

33 A. A referral from the child's primary care provider is required.

34 B. The policy, contract or certificate may limit coverage to \$3,200 per year for each  
35 child not to exceed \$9,600 by the child's 3rd birthday.

