

MAINE STATE LEGISLATURE

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minority
INSURANCE AND FINANCIAL SERVICES

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STATE OF MAINE
HOUSE OF REPRESENTATIVES
124TH LEGISLATURE
FIRST REGULAR SESSION

COMMITTEE AMENDMENT "A" to H.P. 831, L.D. 1206, Bill, "An Act To Fund the Dirigo Health Program through a High-risk Pool"

Amend the bill in Part A in section 14 in chapter 54-A in §3925 in subsection 1 in paragraph E in the last line (page 9, line 8 in L.D.) by striking out the following: "and"

Amend the bill in Part A in section 14 in chapter 54-A in §3925 in subsection 1 by striking out all of paragraph F (page 9, lines 9 to 11 in L.D.) and inserting the following:

F. Establish a standard health questionnaire to be used to determine eligibility, including the form and content of the standard health questionnaire and the method of its application. The questionnaire must provide for an objective evaluation of an individual's health status by assigning a discreet measure such as a system of point scoring to each individual. The questionnaire must be designed so that it is reasonably expected to identify the 8% of persons who are the most costly to treat under individual health plans and must be certified by a member of the American Academy of Actuaries or a successor organization, who is independent of the board, that the standard health questionnaire meets the requirements of this paragraph; and

G. Develop and implement a program to publicize the existence of the plan, the eligibility requirements for the plan and the procedures for enrollment in the plan and to maintain public awareness of the plan.'

Amend the bill in Part A in section 14 in chapter 54-A in §3927 in subsection 2 in the 2nd line (page 12, line 22 in L.D.) by striking out the following: "\$10" and inserting the following: '\$4'

Amend the bill in Part A in section 14 in chapter 54-A in §3927 by striking out all of subsection 4 (page 12, lines 36 and 37 in L.D.)

Amend the bill in Part in section 14 in chapter 54-A in §3927 by renumbering the subsections to read consecutively.

Amend the bill by striking out all of Part B.

Amend the bill by striking out all of Part C and inserting the following:

PART C

Sec. C-1. 24-A MRSA §423-E, as enacted by PL 2007, c. 629, Pt. A, §2, is amended to read:

§423-E. Report to Legislature

The superintendent shall report each year by March 1st to the joint standing committee of the Legislature having jurisdiction over insurance matters on the impact of any changes to the rating provisions in section 2736-C, ~~the status of the Maine Individual Reinsurance Association established pursuant to chapter 54~~ and the impact on rates related to reimbursements paid by the Maine Individual Reinsurance Association, the total number of individuals enrolled in any health insurance product regulated by the bureau and the number of previously uninsured or underinsured individuals who have enrolled during that year in any health insurance product regulated by the bureau, which information is collected pursuant to rules adopted under this section. Along with the annual report, the superintendant may submit any proposed legislation for consideration by the joint standing committee.'

Amend the bill by relettering or renumbering any nonconsecutive Part letter or section number to read consecutively.

SUMMARY

This amendment, which is the minority report of the committee, does the following.

1. The amendment requires that the high-risk pool association develop a standardized health questionnaire to be filled out by individuals to determine eligibility for the high-risk pool. The amendment reduces the maximum assessment to be paid by insurers to support the high-risk pool to \$4 and removes the requirement to transfer 50% of the assessment to the Dirigo Health program.

2. The amendment removes Part B of the bill.

3. This amendment corrects cross-references necessitated by changes made in Part A of the bill as amended by this amendment.

FISCAL NOTE REQUIRED

(See attached)



124th MAINE LEGISLATURE

LD 1206

LR 259(02)

An Act To Fund the Dirigo Health Program through a High-risk Pool

Fiscal Note for Bill as Amended by Committee Amendment "A"

Committee: Insurance and Financial Services

Fiscal Note Required: Yes

Fiscal Note

Minor cost increase - Other Special Revenue Funds

Fiscal Detail and Notes

Additional costs to the Bureau of Insurance in the Department of Professional and Financial Regulation can be absorbed by the bureau utilizing existing budgeted resources. Assumes the Comprehensive Health Insurance Risk Pool Association is established as a nonprofit legal entity and would therefore have no direct fiscal impact on State agencies or programs.