MAINE STATE LEGISLATURE

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124th MAINE LEGISLATURE

SECOND REGULAR SESSION-2010

Legislative Document

No. 1653

S.P. 618

In Senate, December 21, 2009

An Act To Improve Health Insurance Security

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 203.

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

JOY J. O'BRIEN Secretary of the Senate

Presented by Senator SCHNEIDER of Penobscot. Cosponsored by Senator: ALFOND of Cumberland, Representatives: GOODE of Bangor, RUSSELL of Portland, SMITH of Monmouth.

1	Be it enacted by the People of the State of Maine as follows:
2	Sec. 1. 5 MRSA §285, sub-§3-E is enacted to read:
3 4 5 6	3-E. Coverage under group health insurance plan for employees after termination of state employment. Effective January 1, 2011, an employee may elect to continue coverage under the group health plan after termination of state employment in accordance with this subsection:
7 8	A. As of January 1, 2011, the employee must have at least 5 years of active state service and participation in the group health plan;
9 10	B. The employee must make a one-time election within 30 days of termination of employment to continue coverage under the group health plan;
11 12	C. After termination of employment, the employee must pay 100% of the premium payment for coverage;
13 14	D. If the employee has underage dependent children, coverage must be available for any dependent children at least until the dependent children reach 19 years of age;
15 16 17	E. If an employee who elects to continue coverage under this subsection fails to pay the premium payment for coverage, the coverage may be cancelled in accordance with the requirements of Title 24 and Title 24-A; and
18 19 20	F. Regardless of election of coverage under this subsection, an employee terminating employment may elect to continue coverage upon retirement as provided in subsection 1-A, paragraph E.
21 .	SUMMARY
22 23 24 25 26	This bill allows a person who worked for the State for 5 years or more as of January 1, 2011 and who terminates state employment on or after that date to continue coverage under the group health plan for state employees. The bill requires the person to enroll in continued coverage under the group health plan within 30 days of the date the person leaves state employment and to pay the full premium cost for coverage.