

# MAINE STATE LEGISLATURE

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# 126th MAINE LEGISLATURE

## FIRST REGULAR SESSION-2013

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Legislative Document

No. 812

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H.P. 563

House of Representatives, March 5, 2013

### **An Act To Create an Open Enrollment Period Consistent with Federal Regulations for Health Insurance Exchanges**

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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 BECK of Waterville.  
Cosponsored by Senator LACHOWICZ of Kennebec and  
Representatives: FITZPATRICK of Houlton, McCABE of Skowhegan, McLEAN of Gorham,  
Senator: WHITTEMORE of Somerset.

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

2 **Sec. 1. 24-A MRSA §2736-C, sub-§11** is enacted to read:

3 **11. Open enrollment.** Notwithstanding subsection 3, for individual health plans that  
4 are offered outside a health benefit exchange established or operated in the State pursuant  
5 to Section 1311 of the federal Affordable Care Act, a carrier shall:

6 A. Provide an open enrollment period from October 1, 2013 to March 31, 2014;

7 B. For plan years beginning on or after January 1, 2015, provide an annual  
8 enrollment period from October 15th to December 7th of the preceding calendar year;  
9 and

10 C. Provide special enrollment periods consistent with the requirements applicable to  
11 open enrollment for health insurance exchanges pursuant to 45 Code of Federal  
12 Regulations, Section 155.420.

13 **SUMMARY**

14 This bill establishes an open enrollment period for individual health insurance plans  
15 that is consistent with the open enrollment period established by federal regulations for  
16 health benefit exchanges, and provides for the same special enrollment periods as exist  
17 for coverage purchased through a health insurance exchange.