

# MAINE STATE LEGISLATURE

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# 129th MAINE LEGISLATURE

## FIRST REGULAR SESSION-2019

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Legislative Document

No. 5

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H.P. 6

House of Representatives, January 2, 2019

### **An Act To Require Notification of Proposed Rate Increases for Long-term Care Policies**

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

A handwritten signature in cursive script that reads "Robert B. Hunt".

ROBERT B. HUNT  
Clerk

Presented by Representative TEPLER of Topsham.  
Cosponsored by Senator BELLOWS of Kennebec and  
Representatives: BROOKS of Lewiston, COLLINGS of Portland, DOORE of Augusta,  
FOLEY of Biddeford, Senators: SANBORN, H. of Cumberland, VITELLI of Sagadahoc.

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

2 **Sec. 1. 24-A MRSA §5084** is enacted to read:

3 **§5084. Notice to policyholders of rate increase**

4 An insurer shall notify a policyholder of a long-term care insurance policy of a  
5 proposed premium rate increase that affects the policyholder no later than 10 business  
6 days after the filing by the insurer of the premium rate increase. An insurer shall provide  
7 written notice by first-class mail to the last known mailing address of the policyholder.  
8 The notice must also inform a policyholder of the policyholder's right to request a hearing  
9 pursuant to section 229.

10 **SUMMARY**

11 This bill requires the insurer to notify a policyholder of a long-term care insurance  
12 policy of a proposed premium rate increase that affects the policyholder no later than 10  
13 business days after the filing of the premium rate increase. The bill also requires that the  
14 notice inform the policyholder of the policyholder's right to contact the Department of  
15 Professional and Financial Regulation, Bureau of Insurance to request a hearing on the  
16 proposed rate increase.