



129th MAINE LEGISLATURE

FIRST REGULAR SESSION-2019

Legislative Document		No. 189

H.P. 152

House of Representatives, January 17, 2019

An Act To Amend the Laws Governing Long-term Care Insurance

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

R(+ B. Hunt

ROBERT B. HUNT Clerk

Presented by Representative HUTCHINS of Penobscot. Cosponsored by Representatives: CAMPBELL of Orrington, FAULKINGHAM of Winter Harbor, O'CONNOR of Berwick, SAMPSON of Alfred.

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

8

2 Sec. 1. 24-A MRSA §5083, sub-§3, ¶C is enacted to read:

C. When an insurer has received all necessary written documentation and information identified in subsection 2 to support payment of a claim, the insurer may not delay or withhold payment of the claim by requiring that an insured or the insured's representative request payment of the claim by telephone as a prerequisite for releasing funds to pay the claim for benefits.

SUMMARY

9 This bill prohibits an insurer from delaying or withholding payment of a claim for 10 long-term care insurance benefits by requiring that an insured or the insured's 11 representative request payment of the claim by telephone as a prerequisite for releasing 12 funds to pay the claim for benefits if the insurer has received all necessary written 13 documentation and information to support payment of the claim.