

MAINE STATE LEGISLATURE

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130th MAINE LEGISLATURE

SECOND REGULAR SESSION-2022

Legislative Document

No. 1822

H.P. 1355

House of Representatives, December 17, 2021

An Act To Improve Access to Behavioral Health Services by Prohibiting Cost Sharing by Insurers

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

Received by the Clerk of the House on December 15, 2021. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed pursuant to Joint Rule 401.

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

ROBERT B. HUNT
Clerk

Presented by Representative MORALES of South Portland.
Cosponsored by Representatives: BROOKS of Lewiston, CRAVEN of Lewiston, GRAMLICH of Old Orchard Beach, MADIGAN of Waterville, PERRY of Calais, STOVER of Boothbay, WARREN of Hallowell, Senator: MAXMIN of Lincoln.

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

2 **Sec. 1. 24-A MRSA §4320-R** is enacted to read:

3 **§4320-R. Cost sharing for behavioral health services prohibited**

4 If a carrier offers a health plan that provides or covers any benefits with respect to
5 behavioral health services, the carrier may not apply pursuant to that plan a copayment,
6 deductible, coinsurance or other cost-sharing requirement, other than a premium, to those
7 behavioral health services. For the purposes of this section, "behavioral health services"
8 includes, but is not limited to, mental health care and substance use disorder treatment.

9 **Sec. 2. Application.** The requirements of this Act apply to all policies, contracts
10 and certificates executed, delivered, issued for delivery, continued or renewed in this State
11 on or after January 1, 2023. For purposes of this Act, all contracts are deemed to be
12 renewed no later than the next yearly anniversary of the contract date.

13 **SUMMARY**

14 This bill prohibits insurance carriers offering a health plan that provides or covers any
15 benefits with respect to behavioral health services from applying a copayment, deductible,
16 coinsurance or other cost-sharing requirement to those behavioral health services.