

MAINE STATE LEGISLATURE

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Date: 5/22/23 Minority

L D 290
(Filing No H-201)

HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES

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**STATE OF MAINE
HOUSE OF REPRESENTATIVES
131ST LEGISLATURE
FIRST SPECIAL SESSION**

COMMITTEE AMENDMENT "A" to H P 188, L D 290, "An Act to Amend the Maine Insurance Code as It Relates to Pet Insurance"

Amend the bill by striking out everything after the enacting clause and inserting the following

Sec. 1. 24-A MRSA §3156, sub-§2, as enacted by PL 2021, c 562, §1, is amended to read

2. Waiting periods. An insurer may issue a pet insurance policy that imposes a waiting period upon effectuation of the policy in accordance with subsection 2-A as long as that waiting period does not exceed 30 days for illnesses or orthopedic conditions not resulting from an accident A waiting period for illnesses or orthopedic conditions resulting from an accident is prohibited An insurer may not impose a waiting period on the renewal of existing coverage An insurer imposing a waiting period as permitted by this subsection shall include a provision in the pet insurance policy contract that allows the waiting period to be waived upon completion of a medical examination An insurer may require the examination to be conducted by a licensed veterinarian after the purchase of the policy A medical examination conducted pursuant to this subsection must be paid for by the policyholder, unless the policy specifies that the insurer will pay for the examination An insurer may specify elements to be included as part of the examination and require documentation of the elements, as long as the specifications do not unreasonably restrict a consumer's ability to waive the waiting period

Sec. 2. 24-A MRSA §3156, sub-§2-A is enacted to read

2-A. Effectuation date. An insurer shall issue coverage to be effective by 12 01 a.m. on the 2nd calendar day after purchase of a pet insurance policy subject to the following exceptions

A If an insurer elects to conduct individualized underwriting on a specific pet, pet insurance coverage must be effective by 12 01 a.m. on the 2nd calendar day after the insurer has determined that the pet is eligible for coverage.

COMMITTEE AMENDMENT

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COMMITTEE AMENDMENT "A" to H P 188, L D 290

1 B An insurer may delay pet insurance coverage from becoming effective in order to
2 establish a method for a consumer or group administrator to pay the premium.

3 C For pet insurance coverage acquired by a consumer through an employer or
4 organization, the coverage effective date of the pet insurance may be delayed to align
5 with the eligibility and effective date requirements of the employer's or organization's
6 benefit plan.

7 D If a policy does not include a waiting period for an illness or orthopedic condition,
8 an insurer may set a policy effectuation date that is up to 15 calendar days after
9 purchase, as long as the policy effectuation date is clearly disclosed and no premium is
10 charged before the policy becomes effective.'

11 Amend the bill by relettering or renumbering any nonconsecutive Part letter or section
12 number to read consecutively

13 **SUMMARY**

14 This amendment is the minority report of the committee and replaces the bill. The
15 amendment sets forth the conditions for a pet insurance provider to determine a policy
16 effectuation date.

COMMITTEE AMENDMENT