

MAINE STATE LEGISLATURE

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STATE OF MAINE
130TH LEGISLATURE
SECOND REGULAR SESSION



Disposition of bills and summaries of all laws enacted or finally passed

**JOINT STANDING COMMITTEE ON HEALTH COVERAGE,
INSURANCE AND FINANCIAL SERVICES**

July 2022

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**JOINT STANDING COMMITTEE ON HEALTH COVERAGE,
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credentialing applications from health care practitioners and determine whether amendments must be made to the requirements for carriers to verify certain information on a credentialing application in order to improve the ability of carriers to make a credentialing decision within the 60-day period without an impact on quality standards or accreditation standards.

LD 1266 An Act To Require Dental Plan Medical Loss Ratio Reporting and Review

ENACTED LAW SUMMARY

Public Law 2021, chapter 529 establishes a medical loss ratio reporting requirement for dental plans and requires the publication of carrier-specific annual loss ratio levels on the Department of Professional and Financial Regulation, Bureau of Insurance's publicly accessible website. The law also directs the bureau to calculate an aggregate average loss ratio by market segment over a three-year period to identify and review dental plans that have loss ratios that deviate from those averages. The law gives the bureau authority to order the filing of remediation plans for identified outliers.

The requirements apply to dental plans issued or renewed on or after January 1, 2023 but do not apply to self-insured plans or to individual or group dental plans for which the contract is issued outside of this State.

LD 1331 An Act To Make Individual and Small Group Health Insurance More Affordable in Certain High-premium Counties

ENACTED LAW SUMMARY

Public Law 2021, chapter 655 reduces the maximum rating factor for geographic area that may be used by health insurance carriers to determine individual and small group health insurance premiums to 1.25 for plan year 2024 and thereafter. Under current law, the maximum rating factor due to geographic area is 1.5.

The law also requires the Superintendent of Insurance to report to the Legislature, no later than December 1, 2023, on the difference in premium rates in each geographic rating area used by a carrier for plan years 2023 and 2024.

LD 1357 An Act To Clarify Health Insurance Coverage for Postpartum Care

ENACTED LAW SUMMARY

Public Law 2021, chapter 691 clarifies that maternity benefits provided by health insurance plans must include coverage for 12 months of postpartum care that meets the recommendations of the American College of Obstetricians and Gynecologists. The requirements apply to individual and group health plans issued or renewed on or after January 1, 2023.

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The law also includes language stating the Legislature’s finding that the changes are not an addition to the State’s essential health benefits that would require the State to defray costs pursuant to the federal Patient Protection and Affordable Care Act.

LD 1390 An Act To Maximize Health Care Coverage for the Uninsured through Easy Enrollment in the MaineCare Program or in a Qualified Health Plan in the Marketplace

ENACTED LAW SUMMARY

Public Law 2021, chapter 715 establishes the easy enrollment program to identify individuals and families who are uninsured but potentially eligible for benefits under the MaineCare program or enrollment in a qualified health plan in the Maine Health Insurance Marketplace through the state income tax filing system. Beginning in tax year 2023, the law requires the Department of Administrative and Financial Services, Bureau of Revenue Services to add check-off boxes to the state income tax form that allow an individual who is filing a state income tax return to identify that the individual or the individual’s spouse or dependents are uninsured and authorize the bureau to share that information with the marketplace. The marketplace must determine eligibility and follow up with the individual filing the tax return. A special enrollment period on the marketplace is available to the uninsured individuals. The marketplace must offer assistance with the enrollment process for a qualified health plan and the Department of Health and Human Services must offer assistance with MaineCare enrollment.

The law requires the marketplace and the Department of Health and Human Services, after consultation with the Superintendent of Insurance, to jointly develop outreach materials and programming to communicate the purpose of the income tax check-off and the potential benefits of enrolling in a qualified health plan through the marketplace or in the MaineCare program. The law also requires the establishment of an advisory group to assist with improving the effectiveness of the program and requires the Department of Health and Human Services to report annually to the Legislature on the easy enrollment program starting in November 2024.

LD 1539 An Act To Provide Access to Fertility Care

ENACTED LAW SUMMARY

Public Law 2021, chapter 692 requires health insurance carriers to provide coverage for fertility diagnostic care, for fertility treatment if the enrollee is a fertility patient and for fertility preservation services. The requirements apply to individual and group health plans issued or renewed on or after January 1, 2024.

The law permits a health plan that provides coverage for the required services to include reasonable limitations subject to certain conditions and in accordance with rules adopted by the Superintendent of Insurance. The law authorizes the Superintendent of Insurance to adopt routine technical rules to implement the provisions of the law including, without limitation, cost-sharing,