

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,
INSURANCE AND FINANCIAL SERVICES**

affordability. The law specifies that the hearing must include an opportunity for public comment on these barriers.

The law also requires the office to study the effects of policies aimed at improving health care affordability and coverage, including effects on the affordability of premiums and cost-sharing in the individual and small group health insurance markets, and the effects of the policies on enrollment in comprehensive health coverage. It directs the office to provide a report of its findings to the joint standing committee of the Legislature having jurisdiction over health coverage and insurance matters no later than January 1, 2024.

LD 1783 An Act To Require Health Insurance Carriers and Pharmacy Benefits Managers To Appropriately Account for Cost-sharing Amounts Paid on Behalf of Insureds

ENACTED LAW SUMMARY

Public Law 2021, chapter 744 requires health insurance carriers and their pharmacy benefits managers to include cost-sharing amounts paid on behalf of an insured when calculating the insured’s contribution to any out-of-pocket maximum, deductible or copayment when a drug does not have a generic equivalent or was obtained through prior authorization, a step therapy override exception or an exception or appeal process.

The law requires that a person who pays any amount on behalf of a covered person for a covered prescription drug must notify the covered person prior to or within seven days of the acceptance of the financial assistance of the total amount of assistance available and the duration for which it is available and prohibits the conditioning of the assistance on enrollment in a specific health plan or type of health plan. The requirements do not apply when their application to a person who has a health savings account would result in a covered person’s ineligibility for that health savings account under federal law, except for items or services that are determined to be preventive care.

The requirements apply to prescription drug benefits provided pursuant to a contract or policy of insurance by a carrier or a pharmacy benefits manager on behalf of a carrier on or after January 1, 2023.

LD 1798 An Act To Ensure Health Insurance Coverage for Certain Adults with Disabilities

ENACTED LAW SUMMARY

Public Law 2021, chapter 520 requires health insurance policies that offer coverage for a dependent child to offer coverage for adults with disabilities who are unable to sustain themselves through employment in the same manner as for a dependent child on a parent’s policy. The law clarifies that a health insurance carrier is required to offer coverage for a dependent child with a disability, at the option of the policyholder, regardless of age. The law also makes clear that the definition of “disability” includes a mental disability.