

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

An Act To Reduce the Cost of Health Insurance

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

Sec. 1. 24-A MRSA §2736-C, sub-§10 is enacted to read:

10. Options included in all health coverage plans. All carriers offering individual health plans in this State shall offer, when offering and when renewing a health plan, alternative coverage under a catastrophic plan defined in rules adopted by the superintendent. Notwithstanding this subsection and any other provision of this Title, the catastrophic plan is not subject to the requirements of guaranteed issue, community rating, mandated health benefits and access standards for individual health plans. The superintendent shall adopt rules to further define the catastrophic plan that must be offered pursuant to this subsection. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A. To the extent allowed by federal and state law, a carrier may offer health savings accounts in conjunction with a catastrophic plan.

Sec. 2. 24-A MRSA §2808-B, sub-§10 is enacted to read:

10. Options included in all health coverage plans. All carriers offering small group health plans in this State shall offer, when offering and when renewing a health plan, alternative coverage under a catastrophic plan defined in rules adopted by the superintendent. Notwithstanding this subsection and any other provision of this Title, the catastrophic plan is not subject to the requirements of guaranteed issue, community rating, mandated health benefits and access standards for small group health plans. The superintendent shall adopt rules to further define the catastrophic plan that must be offered pursuant to this subsection. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A. To the extent allowed by federal and state law, a carrier may offer health savings accounts in conjunction with a catastrophic plan.

Sec. 3. 24-A MRSA §2839-C is enacted to read:

§ 2839-C. Optional catastrophic health coverage plan

An insurer offering group health insurance in this State shall offer, when offering and when renewing a health insurance policy, alternative coverage under a catastrophic plan defined in rules adopted by the superintendent. Notwithstanding this section and any other provision of this Title, the catastrophic plan is not subject to the requirements of mandated health benefits and access standards applicable to group health insurance. The superintendent shall adopt rules to further define the catastrophic plan that must be offered pursuant to this section. Rules adopted pursuant to this section are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A. To the extent allowed by federal and state law, a carrier may offer health savings accounts in conjunction with a catastrophic plan.

Sec. 4. 24-A MRSA §4222-B, sub-§22 is enacted to read:

22. Section 2736-C, subsection 10, section 2808-B, subsection 10 and section 2839-C, relating to an optional catastrophic health coverage plan, apply to health maintenance organizations.

SUMMARY

The bill requires health insurers to offer for sale qualified high-deductible health plans that may be used in conjunction with a health savings account. The bill exempts these health plans from the community rating, guaranteed issuance and mandated benefit requirements otherwise applicable to certain individual and group health plans.