An Act To Provide Education Concerning and Insurance Coverage for Lyme Disease

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

Sec. 1. 24-A MRSA §2745-H is enacted to read:

§ 2745-H. Lyme disease coverage

All individual insurance policies and contracts except accidental injury, specified disease, hospital indemnity, Medicare supplement, long-term care and other limited benefit health insurance policies and contracts must provide coverage for services for the detection and treatment of Lyme disease.

The requirements of this section apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after September 1, 2007. For purposes of this section, all contracts are deemed to be renewed no later than the next anniversary of the contract date.

Sec. 2. 26 MRSA c. 7, sub-c. 2-B is enacted to read:

SUBCHAPTER 2-B
LYME DISEASE INFORMATION

§ 651. Lyme disease, responsibilities of employers

An employer whose employees are involved in any activities that the Department of Health and Human Services, Maine Center for Disease Control and Prevention lists on its publicly accessible website as activities that place persons at high risk of exposure to Lyme disease shall, before allowing those employees to engage in such activities, provide accurate information to the employees about Lyme disease, including information about risks of exposure, ways of reducing or preventing such risks, recognition of symptoms and treatment. Upon request of an employer, the Maine Center for Disease Control and Prevention shall supply information to the employer adequate to fulfill the requirements of this section.

An employer who fails to provide information in accordance with this section commits a civil violation for which a fine of not less than $500 nor more than $1,000 may be adjudged.

Sec. 3. Lyme disease study. The Department of Health and Human Services, Maine Center for Disease Control and Prevention shall list on its publicly accessible website activities that it determines to place persons at high risk of exposure to Lyme disease. The Maine Center for Disease Control and Prevention shall also study the incidence of Lyme disease in this State, how many cases of Lyme disease are contracted by employees during the course of their employment and the effects of the disease on the State. The center shall issue a report of its findings and any recommendations to the Governor and the Legislature no later than January 1, 2008.
SUMMARY

This bill requires insurance polices to provide coverage for the treatment of Lyme disease. It also requires any employer whose employees are involved in activities that place them at high risk of exposure to Lyme disease to provide those employees with accurate information about Lyme disease before allowing them to engage in such activities. It directs the Maine Center for Disease Control Prevention to study the incidence of Lyme disease in this State, how many cases of Lyme disease are contracted by employees during the course of their employment, and the effects of the disease on the State.