

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 Require Insurance Companies To Cover the Cost of Prosthetics

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

Sec. 1. 24 MRSA §2317-B, sub-§12-E is enacted to read:

12-E. Title 24-A, sections 2765, 2847-Q and 4257. Coverage for prosthetics, Title 24-A, sections 2765, 2847-Q and 4257;

Sec. 2. 24-A MRSA §2765 is enacted to read:

§ 2765. Coverage for prosthetics

1. Required coverage. All individual health insurance policies and contracts must provide coverage for prosthetics.

2. Limits; coinsurances; deductibles. Any policy or contract that provides coverage for services under this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.

Sec. 3. 24-A MRSA §2847-Q is enacted to read:

§ 2847-Q. Coverage for prosthetics

1. Required coverage. All group health insurance policies, contracts and certificates must provide coverage for prosthetics.

2. Limits; coinsurances; deductibles. Any policy, contract or certificate that provides coverage for services under this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.

Sec. 4. 24-A MRSA §4257 is enacted to read:

§ 4257. Coverage for prosthetics

1. Required coverage. All health maintenance organization individual and group health insurance policies, contracts and certificates must provide coverage for prosthetics.

2. Limits; coinsurances; deductibles. Any policy, contract or certificate that provides coverage for services under this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.

Sec. 5. Application. The requirements of this Act apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2010. For purposes of this Act, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

SUMMARY

This bill requires health insurance policies, contracts and certificates to provide coverage for prosthetics. The provisions of this bill apply to all policies, contracts and certificates issued or renewed on or after January 1, 2010.