

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 Improve Health Insurance Security

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

Sec. 1. 5 MRSA §285, sub-§3-E is enacted to read:

3-E. Coverage under group health insurance plan for employees after termination of state employment. Effective January 1, 2011, an employee may elect to continue coverage under the group health plan after termination of state employment in accordance with this subsection:

A. As of January 1, 2011, the employee must have at least 5 years of active state service and participation in the group health plan;

B. The employee must make a one-time election within 30 days of termination of employment to continue coverage under the group health plan;

C. After termination of employment, the employee must pay 100% of the premium payment for coverage;

D. If the employee has underage dependent children, coverage must be available for any dependent children at least until the dependent children reach 19 years of age;

E. If an employee who elects to continue coverage under this subsection fails to pay the premium payment for coverage, the coverage may be cancelled in accordance with the requirements of Title 24 and Title 24-A; and

F. Regardless of election of coverage under this subsection, an employee terminating employment may elect to continue coverage upon retirement as provided in subsection 1-A, paragraph E.

SUMMARY

This bill allows a person who worked for the State for 5 years or more as of January 1, 2011 and who terminates state employment on or after that date to continue coverage under the group health plan for state employees. The bill requires the person to enroll in continued coverage under the group health plan within 30 days of the date the person leaves state employment and to pay the full premium cost for coverage.