In Senate, March 14, 2019

An Act To Enact the Health Insurance Consumer Assistance Program

Reference to the Committee on Health Coverage, Insurance and Financial Services suggested and ordered printed.

Presented by Senator SANBORN, L. of Cumberland.
Be it enacted by the People of the State of Maine as follows:

Sec. 1. 24-A MRSA c. 56-A, sub-c. 2-A is enacted to read:

SUBCHAPTER 2-A

HEALTH INSURANCE CONSUMER ASSISTANCE PROGRAM

§4326. Health Insurance Consumer Assistance Program

1. Establishment. The Health Insurance Consumer Assistance Program, referred to in this section as "the consumer assistance program," is established in and administered by the bureau to provide support for consumers, including prospective consumers, of health insurance, referred to in this section as "consumers," and to customer assistance programs and health insurance ombudsman programs. The superintendent shall contract with a nonprofit, independent health insurance consumer assistance entity, which may not be an insurer, to operate the consumer assistance program.

2. Consumer assistance program services. The services provided by the consumer assistance program may include:

A. Assisting consumers with filing complaints and appeals with a group health plan, health insurance carrier or independent review organization and providing information about the internal and external appeal and grievance processes of a group health plan, health insurance carrier or independent review organization;

B. Collecting, tracking and quantifying inquiries regarding health insurance and problems encountered by consumers;

C. Educating consumers on their rights and responsibilities with respect to health insurance coverage;

D. Assisting consumers with obtaining health insurance coverage by providing information, referrals or other assistance;

E. Assisting with obtaining federal health insurance premium tax credits under Section 36B of the United States Internal Revenue Code of 1986, as amended; and

F. Providing information to the public about the services of the consumer assistance program through a comprehensive outreach program and a toll-free telephone number.

3. Report. The operator of the consumer assistance program shall report to the superintendent, according to the requirements of the contract under subsection 1, on aggregate data relevant to the services provided by and activities of the consumer assistance program, and annually, by January 15th, the superintendent shall report to the joint standing committee of the Legislature having jurisdiction over health insurance matters on the aggregate data.

Sec. 2. Appropriations and allocations. The following appropriations and allocations are made.
PROFESSIONAL AND FINANCIAL REGULATION, DEPARTMENT OF
Insurance - Bureau of 0092

Initiative: Provides ongoing funds to the Bureau of Insurance to contract with a designated nonprofit and independent health insurance consumer assistance entity to operate the Health Insurance Consumer Assistance Program.

<table>
<thead>
<tr>
<th>GENERAL FUND</th>
<th>2019-20</th>
<th>2020-21</th>
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<tbody>
<tr>
<td>All Other</td>
<td>$200,000</td>
<td>$200,000</td>
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<tr>
<td><strong>GENERAL FUND TOTAL</strong></td>
<td>$200,000</td>
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**SUMMARY**

This bill establishes the Health Insurance Consumer Assistance Program in the Department of Professional and Financial Regulation, Bureau of Insurance to provide support for consumers, including prospective consumers, of health insurance and to health insurance customer assistance programs and health insurance ombudsman programs. Some of the services the new program may provide include assisting with filing complaints and appeals regarding decisions made by a group health plan, health insurance carrier or independent review organization and obtaining health insurance premium tax credits on behalf of consumers. The Superintendent of Insurance is required to contract with a nonprofit, independent health insurance consumer assistance entity that is not an insurer to operate the consumer assistance program, and funding is provided for that requirement.