

STATE OF MAINE

—
IN THE YEAR OF OUR LORD
TWO THOUSAND AND EIGHTEEN

—
S.P. 337 - L.D. 1030

**An Act To Require Health Insurance Coverage for Covered Services
Provided by Naturopathic Doctors**

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

Sec. 1. 24-A MRSA §4320-K is enacted to read:

§4320-K. Coverage for services provided by a naturopathic doctor

1. Services provided by a naturopathic doctor. A carrier offering a health plan in this State shall provide coverage for health care services performed by a naturopathic doctor licensed under Title 32, chapter 113-B, subchapter 3 when those services are covered services under the health plan when performed by any other health care provider and when those services are within the lawful scope of practice of the naturopathic doctor.

2. Limits; deductible; copayment; coinsurance. A carrier may offer a health plan containing a provision for a deductible, copayment or coinsurance requirement for a health care service provided by a naturopathic doctor as long as the deductible, copayment or coinsurance does not exceed the deductible, copayment or coinsurance applicable to the same service provided by other health care providers.

3. Network participation. A carrier shall demonstrate that the carrier's provider network includes reasonable access, in accordance with section 4303, to all covered services that are within the lawful scope of practice of a naturopathic doctor. A carrier may not exclude a provider from participation in the carrier's provider network solely because the provider is a naturopathic doctor as long as the provider is willing to meet the same terms and conditions as other participating providers. This subsection does not require a carrier to contract with all naturopathic doctors or require a carrier to provide coverage under a health plan for any service provided by a participating naturopathic doctor that is not within the health plan's scope of coverage.

4. Application. The requirements of this section apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State.

For purposes of this section, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

Sec. 2. 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, 2019. For purposes of this Act, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.