

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

Amend the bill in section 1 in subsection 11 by striking out all of the first paragraph (page 1, lines 4 to 13 in L.D.) and inserting the following:

‘11. Continued group coverage; certain circumstances. Notwithstanding this section, if the termination of an individual's group insurance coverage is ~~a result of the member or employee being temporarily laid off or losing employment because of an injury or disease that the employee claims to be compensable under former Title 39 or Title 39-A~~ for one of the reasons listed in paragraph A-1, the insurer shall allow the member or employee to elect, within the time period prescribed by paragraph B, to continue coverage under the group policy at no higher level than the level of benefits or coverage received by the employee immediately before termination and at the member's or employee's expense or, at the member's or employee's option, to convert to a policy of individual coverage without evidence of insurability in accordance with this section.’

Amend the bill in section 1 in subsection 11 by inserting after paragraph A the following:

‘A-1. A member or employee is eligible for continued coverage under this section only if the member or employee's group insurance coverage terminated for one of the following reasons:

(1) The member or employee was temporarily laid off;

(2) The member or employee was permanently laid off on or after the effective date of this paragraph and is eligible for premium assistance pursuant to federal law providing premium assistance for laid-off employees who continue coverage under their former employer's group health plan as determined by the superintendent; or

(3) The member or employee lost employment because of an injury or disease that the employee claims to be compensable under former Title 39 or Title 39-A.

SUMMARY

Current law limits eligibility for Maine's so-called mini-COBRA law to persons who are temporarily laid off or who have a condition that makes them eligible for workers' compensation. The bill modifies Maine's so-called mini-COBRA law to make persons permanently laid off from their employment eligible to maintain, at their expense, coverage under their former employer's group health plan. The amendment conditions the eligibility for those permanently laid off on the availability of a subsidy pursuant to federal law.