



129th MAINE LEGISLATURE

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Legislative Document

No. 1274

S.P. 394

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.

A handwritten signature in black ink, appearing to read 'D M Grant'.

DAREK M. GRANT
Secretary of the Senate

Presented by Senator SANBORN, L. of Cumberland.
Cosponsored by Representative GRAMLICH of Old Orchard Beach and
Senators: CLAXTON of Androscoggin, FOLEY of York, GRATWICK of Penobscot,
MOORE of Washington, SANBORN, H. of Cumberland, Representatives: KESCHL of
Belgrade, MEYER of Eliot, STOVER of Boothbay.

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

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

3 **SUBCHAPTER 2-A**

4 **HEALTH INSURANCE CONSUMER ASSISTANCE PROGRAM**

5 **§4326. Health Insurance Consumer Assistance Program**

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

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

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

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

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

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

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

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

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

36 **Sec. 2. Appropriations and allocations.** The following appropriations and
37 allocations are made.

