

**§4320. No lifetime or annual limits on health plans**

A carrier offering a health plan in the individual, small group or large group market, as those markets are defined under applicable federal law, may not: [PL 2019, c. 5, Pt. A, §25 (AMD).]

**1. Establish lifetime limits.** Establish lifetime limits on the dollar value of benefits for any participant or beneficiary; or  
[PL 2011, c. 364, §34 (NEW).]

**2. Establish annual limits.** Establish annual limits on the dollar value of essential benefits.  
[PL 2019, c. 5, Pt. A, §25 (AMD).]

**3. Application.** This section applies to health plans offered or renewed in this State in the individual, small group and large group markets, as those markets are defined under applicable federal law. A health plan may contain annual dollar limits to the extent allowed under the federal Affordable Care Act as of January 1, 2019 if the plan has been continuously renewed since that date, but the plan may not impose any new limits or reduce any existing limit in effect as of January 1, 2019.  
[PL 2019, c. 5, Pt. A, §25 (NEW).]

**REVISOR'S NOTE:** §4320. Payment reform pilot projects (As enacted by PL 2011, c. 270, §2 is REALLOCATED TO TITLE 24-A, SECTION 4320-H)

**SECTION HISTORY**

RR 2011, c. 1, §43 (RAL). PL 2011, c. 270, §2 (NEW). PL 2011, c. 364, §34 (NEW). PL 2019, c. 5, Pt. A, §25 (AMD).

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