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HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES

Reproduced and distributed under the direction of the Secretary of the Senate.

**STATE OF MAINE
SENATE
129TH LEGISLATURE
SECOND REGULAR SESSION**

COMMITTEE AMENDMENT “ ” to S.P. 185, L.D. 598, Bill, “An Act Regulating Employee Benefit Excess Insurance”

Amend the bill by striking out everything after the enacting clause and inserting the following:

'Sec. 1. 24-A MRSA §2452-A is enacted to read:

§2452-A. Employee benefit excess insurance for small groups; rating practices

1. Definitions. As used in this section, unless the context otherwise indicates, the following terms have the following meanings.

A. "Carrier" means an entity authorized to issue employee benefit excess insurance in this State.

B. "Eligible employee" means an employee who is eligible for a small employer's sponsored health benefit plan and includes a sole proprietor, a partner of a partnership and an independent contractor, if these individuals are included as employees under the small employer's health benefit plan.

C. "Employee" means an employee as defined under the federal Employee Retirement Income Security Act of 1974.

D. "Enrolled employee" means an eligible employee who has elected coverage in the small employer's sponsored health benefit plan.

E. "Premium rate" means the total amount due from a small employer to a carrier for the provision of employee benefit excess insurance.

F. "Small employer" means an employer eligible for a small group health plan under section 2808-B or under the federal Affordable Care Act.

2. Rating practices. The following requirements apply to the rating practices of carriers providing employee benefit excess insurance to small employers.

COMMITTEE AMENDMENT

