

126th MAINE LEGISLATURE

FIRST REGULAR SESSION-2013

Legislative Document

No. 812

H.P. 563

House of Representatives, March 5, 2013

An Act To Create an Open Enrollment Period Consistent with Federal Regulations for Health Insurance Exchanges

Reference to the Committee on Insurance and Financial Services suggested and ordered printed.

Millicent M. Mac Jailand

MILLICENT M. MacFARLAND Clerk

Presented by Representative BECK of Waterville. Cosponsored by Senator LACHOWICZ of Kennebec and Representatives: FITZPATRICK of Houlton, McCABE of Skowhegan, McLEAN of Gorham, Senator: WHITTEMORE of Somerset.

1	Be it enacted by the People of the State of Maine as follows:
2	Sec. 1. 24-A MRSA §2736-C, sub-§11 is enacted to read:
3 4	<u>11. Open enrollment.</u> Notwithstanding subsection 3, for individual health plans that are offered outside a health benefit exchange established or operated in the State pursuant
4 5	to Section 1311 of the federal Affordable Care Act, a carrier shall:
6	A. Provide an open enrollment period from October 1, 2013 to March 31, 2014;
7 8 9	<u>B.</u> For plan years beginning on or after January 1, 2015, provide an annual enrollment period from October 15th to December 7th of the preceding calendar year; and
10 11 12	C. Provide special enrollment periods consistent with the requirements applicable to open enrollment for health insurance exchanges pursuant to 45 Code of Federal Regulations, Section 155.420.
13	SUMMARY
14	This bill establishes an open enrollment period for individual health insurance plans
15 16 17	that is consistent with the open enrollment period established by federal regulations for health benefit exchanges, and provides for the same special enrollment periods as exist for coverage purchased through a health insurance exchange.