

131st MAINE LEGISLATURE

FIRST REGULAR SESSION-2023

Legislative Document

No. 722

S.P. 280

In Senate, February 16, 2023

An Act to Expedite the Health Insurance Referral Process for Specialists by Allowing Referrals from Urgent Care Facilities

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

DAREK M. GRANT Secretary of the Senate

Presented by Senator RENY of Lincoln.

Cosponsored by Representative: PRINGLE of Windham.

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

Sec. 1. 24-A MRSA §4303, sub-§22-A is enacted to read:

22-A. Denial of referral by provider prohibited; urgent care facility. A carrier may not deny payment for any health care service covered under an enrollee's health plan provided by a specialist based solely on the basis that the enrollee's referral was not made by the enrollee's primary care provider as long as the referral is made by a provider employed at an urgent care facility. A carrier may not apply a deductible, coinsurance or copayment greater than the applicable deductible, coinsurance or copayment that would apply to the same health care service if the service was referred by the enrollee's primary care provider. A carrier may require a provider employed by an urgent care facility making a referral to provide additional information necessary to implement this subsection.

Sec. 2. Application. The requirements of this Act apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2024. For purposes of this Act, all policies, contracts and certificates are deemed to be renewed no later than the next yearly anniversary of the contract date.

16 SUMMARY

This bill prohibits a health insurance carrier from denying payment for any health care service covered under an enrollee's health plan provided by a specialist based solely on the basis that the enrollee's referral was not made by the enrollee's primary care provider as long as the referral is made by a provider employed at an urgent care facility. The requirements apply beginning January 1, 2024.