131st MAINE LEGISLATURE

FIRST REGULAR SESSION-2023

Legislative Document	No. 759
S.P. 317	In Senate, February 16, 2023

An Act to Reduce Out-of-pocket Prescription Drug Expenses for Coinsurance

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 BALDACCI of Penobscot.
Cosponsored by Senators: BAILEY of York, RAFFERTY of York, TIPPING of Penobscot, Representatives: MADIGAN of Waterville, SHAGOURY of Hallowell.

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

2   **Sec. 1. 24-A MRSA §4317-A, sub-§1,** as enacted by PL 2011, c. 611, §1 and
3   affected by §2, is amended to read:

4   **1. Out-of-pocket expenses for coinsurance within health plan's total limit.** If a
5   carrier that provides coverage for prescription drugs does not include prescription drugs
6   subject to coinsurance under the total out-of-pocket limit for all benefits provided under a
7   health plan, the carrier shall establish a separate out-of-pocket limit not to exceed $3,500
8     $1,500 per year for prescription drugs subject to coinsurance provided under a health plan
9   to the extent not inconsistent with the federal Affordable Care Act.

10   **Sec. 2. 24-A MRSA §4317-A, sub-§2,** as enacted by PL 2011, c. 611, §1 and
11   affected by §2, is amended to read:

12   **2. Adjustment of out-of-pocket limits.** A carrier may adjust an out-of-pocket limit,
13   as long as any limit for prescription drugs for coinsurance does not exceed $3,500 $1,500,
14   to minimize any premium increase that might otherwise result from the requirements of
15   this section. Any adjustment made by a carrier pursuant to this subsection is considered a
16   minor modification under section 2850-B.

17   **SUMMARY**

18   This bill reduces from $3,500 to $1,500 per year the maximum out-of-pocket limit for
19   prescription drugs subject to coinsurance that a carrier may establish.