

STATE OF MAINE

IN THE YEAR OF OUR LORD

TWO THOUSAND TWENTY-THREE

H.P. 582 - L.D. 935

An Act to Remove Barriers to Abortion Coverage in Private Insurance

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

Sec. 1. 24-A MRSA §4320-M, sub-§2, as enacted by PL 2019, c. 274, §5, is amended to read:

2. Limits; deductible; copayment; coinsurance. A health plan that provides coverage for the services required by this section may contain provisions for maximum benefits and ~~coinsurance and~~ reasonable limitations, ~~deductibles~~ and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.

Sec. 2. 24-A MRSA §4320-M, sub-§2-A is enacted to read:

2-A. Cost sharing prohibited. Notwithstanding subsection 2, a health plan with an effective date on or after January 1, 2024 may not impose any deductible, copayment, coinsurance or other cost-sharing requirement for the costs of abortion services. This subsection does not apply to a health plan offered for use with a health savings account unless the federal Internal Revenue Service determines that the requirements in this subsection are permissible in a high deductible health plan as defined in the federal Internal Revenue Code, Section 223(c)(2).

Sec. 3. 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 contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.