



130th MAINE LEGISLATURE

FIRST REGULAR SESSION-2021

Legislative Document

No. 1151

H.P. 829

House of Representatives, March 22, 2021

**An Act To Lower Out-of-pocket Prescription Medicine Costs by
Requiring Health Insurers To Offer Plans with No Deductibles**

Received by the Clerk of the House on March 18, 2021. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed pursuant to Joint Rule 401.

A handwritten signature in cursive script that reads "R B. Hunt".

ROBERT B. HUNT
Clerk

Presented by Representative COLLINGS of Portland.

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

2 **Sec. 1. 24-A MRSA §4311, sub-§1-B** is enacted to read:

3 **1-B. Plans with no deductibles; cost-sharing parameters.** Notwithstanding any
4 provision of this Title to the contrary, for plan years beginning on or after January 1, 2022,
5 a carrier that offers individual and group health plans in this State shall make available at
6 least 50% of the carrier's health plans in each market segment with cost-sharing parameters
7 providing for no deductible applicable to prescription drugs covered under those health
8 plans. For those health plans offered pursuant to this subsection, the cost sharing paid by
9 an enrollee for any given prescription drug at the point of sale may not exceed the amount
10 of the copayment or coinsurance specified in the summary of benefits and coverage for that
11 enrollee's health plan.

12 **SUMMARY**

13 This bill requires carriers offering individual and group health plans in this State to
14 make available at least 50% of health plans in each market segment without deductibles for
15 prescription drugs covered under those health plans. The bill also clarifies the treatment of
16 copayments and coinsurance for prescription drugs under these plans. The requirements
17 of the bill apply to plan years beginning on or after January 1, 2022.