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Legislative Document

No. 1531

H.P. 1135

House of Representatives, April 19, 2021

An Act To Provide Affordable Behavioral Health Services to Individuals under 26 Years of Age

(EMERGENCY)

Received by the Clerk of the House on April 15, 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.

ROBERT B. HUNT

R(+ B. Hunt

Clerk

Presented by Representative ARFORD of Brunswick.

Cosponsored by Representatives: BROOKS of Lewiston, McCREIGHT of Harpswell, MILLETT of Cape Elizabeth, MORALES of South Portland, PERRY of Calais, QUINT of Hodgdon, SACHS of Freeport, TALBOT ROSS of Portland.

Emergency preamble. Whereas, acts and resolves of the Legislature do not become effective until 90 days after adjournment unless enacted as emergencies; and

Whereas, the spread of the novel coronavirus disease referred to as COVID-19 has created a public health emergency; and

Whereas, in response to COVID-19, the World Health Organization has declared a pandemic, the President of the United States has declared a national emergency and the Governor of Maine has declared a civil state of emergency; and

Whereas, the COVID-19 pandemic has exacerbated the need for behavioral health treatment, especially among young people in the State; and

Whereas, in response to COVID-19, it is important for young people in the State to have access to behavioral health treatment without financial barriers; and

Whereas, the purpose of this legislation is to ensure that young people in the State have access to expanded behavioral health treatment services until December 31, 2026; and

Whereas, in the judgment of the Legislature, these facts create an emergency within the meaning of the Constitution of Maine and require the following legislation as immediately necessary for the preservation of the public peace, health and safety; now, therefore,

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

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- **Sec. 1. 24-A MRSA §4320-A, sub-§3,** as enacted by PL 2019, c. 653, Pt. C, §1, is amended to read:
- 3. Primary health services; behavioral health services in 2021 to 2026. An individual or small group health plan with an effective date on or after January 1, 2021 must provide coverage without cost sharing for the first primary care office visit and first behavioral health office visit in each plan year and may not apply a deductible or coinsurance to the 2nd or 3rd primary care and 2nd or 3rd behavioral health office visits in a plan year. Notwithstanding any provision of this subsection to the contrary, for plan year 2021 and until the end of plan year 2026, an individual or small group health plan must provide coverage without cost sharing for an enrollee under 26 years of age for up to 6 behavioral health office visits in each plan year and may not apply a copayment, a deductible or coinsurance to those behavioral health office visits in a plan year. Any copays for the 2nd or 3rd primary care and 2nd or 3rd behavioral health office visits in a plan year count toward the deductible. This subsection does not apply to a plan offered for use with a health savings account unless the federal Internal Revenue Service determines that the benefits required by this section are permissible benefits in a high deductible health plan as defined in the federal Internal Revenue Code of 1986, Section 223(c)(2). superintendent shall conduct a study analyzing the effects of this subsection on premiums based on experience in plan years 2020 and 2021. The superintendent may adopt rules as necessary to address the coordination of the requirements of this subsection for coverage without cost sharing for the first primary care visit and the requirements of this section with respect to coverage of an annual well visit. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A.

Sec. 2. Report to the Legislature. The Superintendent of Insurance shall submit a report on the experience and utilization of the benefits required in the Maine Revised Statutes, Title 24-A, section 4320-A, subsection 3 for up to 6 behavioral health visits without cost sharing for an enrollee under 26 years of age for plan year 2021 through the first 3 quarters of plan year 2026, to the extent applicable. The report must be submitted no later than December 1, 2026 to the Joint Standing Committee on Health Coverage, Insurance and Financial Services. The Joint Standing Committee on Health Coverage, Insurance and Financial Services may report out a bill to the First Regular Session of the 133rd Legislature in response to the report.

Emergency clause. In view of the emergency cited in the preamble, this legislation takes effect when approved.

12 SUMMARY

 This bill requires health insurance carriers to provide coverage without cost sharing for up to 6 behavioral health office visits for persons under 26 years of age in plan years 2021 to 2026, during the declared state of civil emergency due to the COVID-19 pandemic and until December 31, 2026.

The bill also requires the Superintendent of Insurance to report on the experience and utilization of benefits required in the bill to the Legislature by December 1, 2026 and authorizes the reporting out of a bill in the 133rd Legislature in response to the report.