

LD 1764

**DRAFT Proposed Amendment to Replace Concept Draft as Printed
Proposed by Sen. Sanborn, Bill's Sponsor
For HCIFS Committee Consideration at Public Hearing on 1/8/2020**

Proposed Draft Amendment to LD 1764, An Act to Update the Maine Insurance Code

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

Sec. 1. 24-A MRS §2159, sub-§7 is enacted to read:

7. Discrimination prohibited; preexposure prophylaxis medication to prevent HIV infection. Notwithstanding any provision of law to the contrary, an insurer authorized to do business in this State may not:

A. Limit coverage or refuse to issue or renew coverage of an individual under any life insurance policy due to the fact that the individual has been prescribed preexposure prophylaxis medication to prevent HIV infection;

B. Consider the fact that an individual has been issued a prescription for preexposure prophylaxis medication to prevent HIV infection in determining the premium rate for coverage of that individual under a life insurance policy; or

C. Otherwise discriminate in the offering, issuance, cancellation, amount of coverage, price or any other condition of a life insurance policy based solely and without any additional actuarial justification upon the fact that an individual has been issued a prescription for preexposure prophylaxis medication to prevent HIV infection;

SUMMARY

The amendment replaces the bill, which is a concept draft pursuant to Joint Rule 208. The amendment prohibits a denial or limitation of coverage or an increase in insurance premiums under a life insurance policy based on the fact that an individual has been prescribed preexposure prophylaxis medication to prevent HIV infection.