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An Act To Establish a Universal Health Care Program

CONCEPT DRAFT SUMMARY

This bill is a concept draft pursuant to Joint Rule 208.

This bill proposes to make the following changes to the laws governing health insurance and the Dirigo Health Program modeled on recent changes made by the Commonwealth of Massachusetts:

1. It would require that an individual in this State obtain health insurance coverage unless the individual qualifies for coverage under a public plan on the basis of income;
2. It would require all employers in this State with more than 10 full-time employees to offer health insurance coverage to their employees or pay a fair-share assessment to the State in lieu of providing coverage;
3. It would establish the Maine Health Insurance Connector within the Dirigo Health Program to facilitate the purchase of health insurance by individuals in this State through a pretax payroll deduction mechanism; and
4. It would merge the individual and small group health insurance markets for rating purposes.