

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

An Act To Protect Health Care Consumers from Catastrophic Debt

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

Sec. 1. 24-A MRSA c. 27-A is enacted to read:

CHAPTER 27-A

PROTECTION OF HEALTH INSUREDS FROM CATASTROPHIC RISK ACT

§ 2461. Short title

This chapter may be known and cited as "the Protection of Health Insureds from Catastrophic Risk Act."

§ 2462. Scope

Notwithstanding any other provision of law, this chapter applies to all individual and group health plans covering residents of this State.

§ 2463. Definitions

As used in this chapter, unless the context otherwise indicates, the following terms have the following meanings.

- 1. Carrier.** "Carrier" has the same meaning as in section 4301-A, subsection 3.
- 2. Health plan.** "Health plan" has the same meaning as in section 4301-A, subsection 7.

§ 2464. Prohibition against maximum aggregate benefit provisions

1. Prohibition. A health plan issued or renewed on or after the effective date of this chapter may not include a provision in a policy, contract, certificate or agreement that purports to terminate payment of any additional claims for coverage of health care services after a defined maximum aggregate amount of claims for coverage of health care services on an annual, lifetime or other basis has already been paid under the health plan for coverage of an insured individual, family or group.

2. Specific benefits. This chapter may not be construed to limit the ability of a carrier to offer a health plan that limits benefits under the health plan for specified health care services on an annual basis.

Sec. 2. Rulemaking. The Superintendent of Insurance shall undertake rulemaking in accordance with the Maine Revised Statutes, Title 5, chapter 375 to amend any Bureau of Insurance rule that conflicts with this Act. Rules adopted pursuant to this section are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A.

SUMMARY

This bill prohibits health plans covering Maine residents from including provisions that terminate payment of further claims after a defined maximum specified aggregate amount of health care claims has been paid on an annual, lifetime or other basis on behalf of an individual, family or group.