

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

Amend the amendment in Part A in section 1 by striking out all of paragraph C (page 1, lines 17 to 21 in amendment) and inserting the following:

~~'C. A carrier may vary the premium rate due to smoking status and family membership. The superintendent may adopt rules setting forth appropriate methodologies regarding rate discounts based on smoking status. Rules adopted pursuant to this paragraph are routine technical rules as defined in Title 5, chapter 375, subchapter H-A2-A.'~~

Amend the amendment in Part A in section 2 in paragraph D in the first and 2nd lines (page 1, lines 24 and 25 in amendment) by striking out the following: "age and geographic area" and inserting the following: 'age and, geographic area and'

Amend the amendment in Part A in section 2 in paragraph D in subparagraph (5) in the 3rd line (page 2, line 31 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 2 in paragraph D in subparagraph (6) in the 3rd line (page 2, line 36 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 2 in paragraph D in subparagraph (7) in the 3rd line (page 2, line 41 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 4 in paragraph I in subparagraph (1) in the 3rd line (page 3, line 16 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 4 in paragraph I in subparagraph (2) in the 3rd line (page 3, line 21 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 4 in paragraph I in subparagraph (3) in the 3rd line (page 3, line 26 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 4 in paragraph I in subparagraph (4) in the 3rd line (page 3, line 31 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 4 in paragraph I in subparagraph (5) in the 3rd line (page 3, line 36 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 5 in paragraph C in the first and 2nd lines (page 4, lines 16 and 17 in amendment) by striking out the following: "geographic area."

Amend the amendment in Part A in section 5 in paragraph C in the 5th line (page 4, line 20 in amendment) by striking out the following: "geographic area."

Amend the amendment in Part A in section 6 in paragraph D in subparagraph (4) in the 3rd line (page 4, line 43 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 6 in paragraph D in subparagraph (5) in the 3rd line (page 5, line 5 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 6 in paragraph D in subparagraph (6) in the 3rd line (page 5, line 10 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 6 in paragraph D in subparagraph (7) in the 3rd line (page 5, line 15 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 6 in paragraph D in subparagraph (8) in the 3rd line (page 5, line 20 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 8 in paragraph H in subparagraph (1) in the 3rd line (page 5, line 38 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 8 in paragraph H in subparagraph (2) in the 3rd line (page 6, line 1 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 8 in paragraph H in subparagraph (3) in the 3rd line (page 6, line 6 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 8 in paragraph H in subparagraph (4) in the 3rd line (page 6, line 11 in amendment) by inserting after the following: "age" the following: 'and geographic area'

Amend the amendment in Part A in section 8 in paragraph H in subparagraph (5) in the 3rd line (page 6, line 16 in amendment) by inserting after the following: "age" the following: 'and geographic area'

## **SUMMARY**

Committee Amendment "A" changes the laws governing community rating for individual and small group health insurance as they relate to age, smoking status and geographic area. This amendment eliminates the changes relating to geographic area, thus including rating on the basis of geographic area inside of the rating bands for age instead of allowing rating outside of the bands.