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An Act To Strengthen Access Requirements and Review Standards for Health Insurance Plans

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

Sec. 1. 24-A MRS §4303, sub-§1, as repealed and replaced by PL 2011, c. 90, Pt. F, §7, is amended to read:

1. Demonstration of reasonable access to providers. A carrier offering or renewing a managed care plan shall provide to its members reasonable access to health care services and meet standards for reasonable access developed in rules adopted by the superintendent. These standards must consider the geographic locations and distribution of providers and ensure that a carrier has mitigated any detrimental impact associated with requiring members to travel longer distances to obtain health care services. A carrier may provide incentives to members to use designated providers based on cost or quality, but may not require members to use designated providers of health care services.

SUMMARY

This bill amends the law regarding the access standards that health insurance carriers must meet to require that the standards address the geographic locations and distribution of health care providers and that carriers mitigate the detrimental impact associated with requiring members to travel longer distances to obtain health care services.