



128th MAINE LEGISLATURE

LD 445

LR 484(02)

An Act To Encourage Maine Consumers To Comparison-shop for Certain Health Care Procedures and To Lower Health Care Costs

Fiscal Note for Bill as Amended by Committee Amendment " "

Committee: Insurance and Financial Services

Fiscal Note Required: Yes

Fiscal Note

Potential current biennium savings - All Funds
Minor cost increase - Other Special Revenue Funds

Fiscal Detail and Notes

Beginning January 1, 2019, carriers in the State must offer, on all small group health plans compatible with a health savings account, a health plan designed to incentivize shopping for comparable health care services. The State Employee Health Plan (SEHP) is not a small group plan and is not required to provide an incentivized plan. However, the SEHP could create a plan to provide incentives (i.e. cash payments, gift cards or premium credits) for members who shop for and receive a lower cost, but similar quality, health care service. If enough members receive these lower cost services, the SEHP could realize savings. The potential savings are dependant on the SEHP setting up an incentivized plan and on member behavior modification, which will only happen through education about the program. No estimate of potential savings can be made at this time.

Any additional costs to the Department of Professional and Financial Regulation to adopt the changes in this bill are expected to be minor and can be absorbed within existing budgeted resources.