



131st MAINE LEGISLATURE

LD 444

LR 1803(02)

An Act to Designate First Responders and Other Public Safety Professionals as a Special Risk Population for the Purposes of Improving Insurance Coverage for the Effects of Trauma

Fiscal Note for Bill as Amended by Committee Amendment " "
Committee: Health Coverage, Insurance and Financial Services
Fiscal Note Required: Yes

Fiscal Note

Table with 5 columns: Category, FY 2023-24, FY 2024-25, Projections FY 2025-26, Projections FY 2026-27. Rows include Net Cost (Savings) for General and Highway Funds, and Appropriations/Allocations for General and Highway Funds.

Fiscal Detail and Notes

This bill prohibits carriers of health plans in this State from denying coverage to an enrollee who is a first responder for specialized risk screening recommended by a health care provider. It also limits the ability of a health insurance carrier to require prior authorization for specialized risk screening and prohibits a carrier from imposing any out-of-pocket costs for specialized screening except for high-deductible health plans offered for use in connection with a health savings account to the extent required under federal regulations. The requirements of the bill apply to health plans issued or renewed on or after January 1, 2025. The State Employee Health Plan's first impacted plan year will be SFY 2026 and is estimated to cost \$927,046 annually thereafter. The costs are split across the General Fund (\$418,548), Highway Funds (\$154,472) and all other funds (\$354,026).

The bill could potentially be considered a mandate by the federal government which would require the State to reimburse the federal government for the State's defrayal cost. The potential mandate would go into effect on January 1, 2025 and would impact costs in future biennia.