



# 131st MAINE LEGISLATURE

LD 995

LR 2188(04)

## An Act to Enhance Access to a Second Opinion for Health Care Services or Treatment

Fiscal Note for Bill as Engrossed with:

C "A" (H-433)

Committee: Health Coverage, Insurance and Financial Services

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### Fiscal Note

Minor cost increase - All Funds

#### Fiscal Detail and Notes

This bill requires that if a second opinion is obtained by an out-of-network provider, a health insurance carrier may not apply a deductible, coinsurance or copayment greater than the deductible, coinsurance or copayment applied if the second opinion was provided in-network and the amount of any coinsurance or copayment must apply to the in-network deductible. Additional costs to the State Employee Health Plan are expected to be minor and can be absorbed within existing budgeted resources.