



129th MAINE LEGISLATURE

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Legislative Document

No. 1243

H.P. 904

House of Representatives, March 14, 2019

An Act To Assist Small Businesses in Providing Health Care for Their Employees

Reference to the Committee on Health Coverage, Insurance and Financial Services
suggested and ordered printed.

A handwritten signature in cursive script that reads "Robert B. Hunt".

ROBERT B. HUNT
Clerk

Presented by Representative MORALES of South Portland.
Cosponsored by Representatives: FOLEY of Biddeford, GATTINE of Westbrook, PICKETT
of Dixfield, TEPLER of Topsham.

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

2 **Sec. 1. 24-A MRSA §4321, sub-§4, ¶¶B, C, D, E and H,** as enacted by PL
3 1997, c. 792, §3, are amended to read:

4 B. Providing information to consumers, and employers with 50 or fewer employees
5 in accordance with subsection 5, regarding health care plan options and obtaining
6 health care coverage and services. The division may not make any specific
7 recommendations regarding commercially offered products;

8 C. Assisting enrollees and employers with 50 or fewer employees to understand their
9 rights and responsibilities under health care plans;

10 D. Providing information to consumers and employers with 50 or fewer employees
11 on health care plan performance by distributing materials and utilizing existing
12 resources relating to health care plan performance;

13 E. Providing assistance to enrollees and employers with 50 or fewer employees with
14 complaints relating to health care plans, when appropriate. The division may assist
15 enrollees and employers with 50 or fewer employees with quality-of-care complaints
16 by coordinating with the appropriate state health professional licensing boards and
17 other appropriate state and federal oversight bodies with authority over quality-of-
18 care complaints. The division shall defer any issues of professional competence to
19 the appropriate state health professional licensing boards;

20 H. Promoting coordination between the division and other organizations that assist
21 consumers and employers with 50 or fewer employees, including, but not limited to,
22 legal assistance providers serving low-income health care consumers and other health
23 care consumers, health insurance counseling assistance programs, the long-term care
24 ombudsman program pursuant to Title 22, section 5106, subsection 11-C and
25 assistance programs for individuals with disabilities established under federal or state
26 law;

27 **Sec. 2. 24-A MRSA §4321, sub-§5** is enacted to read:

28 **5. Assistance to employers with 50 or fewer employees.** The division shall
29 provide education and resources to assist employers with 50 or fewer employees
30 regarding health care options and obtaining health care coverage and services for their
31 employees, including, but not limited to, options for coverage through the commercial
32 group market, through association group coverage, through small business health options
33 through the federal Affordable Care Act and through self-insurance.

34 **SUMMARY**

35 This bill requires the Bureau of Insurance, Consumer Health Care Division to provide
36 education and resources to employers with 50 or fewer employees to assist with making
37 decisions related to health care coverage for their employees.