1	L.D. 290
2	Date: (Filing No. H-)
3	HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES
4	Reproduced and distributed under the direction of the Clerk of the House.
5	STATE OF MAINE
6	HOUSE OF REPRESENTATIVES
7	131ST LEGISLATURE
8	FIRST SPECIAL SESSION
9 10	COMMITTEE AMENDMENT " " to H.P. 188, L.D. 290, "An Act to Amend the Maine Insurance Code as It Relates to Pet Insurance"
11 12	Amend the bill by striking out everything after the enacting clause and inserting the following:
13 14	'Sec. 1. 24-A MRSA §3156, sub-§2, as enacted by PL 2021, c. 562, §1, is amended to read:
15 16 17 18 19 20 21 22 23 24 25 26 27 28	2. Waiting periods. An insurer may issue a pet insurance policy that imposes a waiting period upon effectuation of the policy in accordance with subsection 2-A as long as that waiting period does not exceed 30 days for illnesses or orthopedic conditions not resulting from an accident. A waiting period for illnesses or orthopedic conditions resulting from an accident is prohibited. An insurer may not impose a waiting period on the renewal of existing coverage. An insurer imposing a waiting period as permitted by this subsection shall include a provision in the pet insurance policy contract that allows the waiting period to be waived upon completion of a medical examination. An insurer may require the examination to be conducted by a licensed veterinarian after the purchase of the policy. A medical examination conducted pursuant to this subsection must be paid for by the policyholder, unless the policy specifies that the insurer will pay for the examination. An insurer may specify elements to be included as part of the examination and require documentation of the elements, as long as the specifications do not unreasonably restrict a consumer's ability to waive the waiting period.
29	Sec. 2. 24-A MRSA §3156, sub-§2-A is enacted to read:
30 31 32	2-A. Effectuation date. An insurer shall issue coverage to be effective by 12:01 a.m. on the 2nd calendar day after purchase of a pet insurance policy subject to the following exceptions.
33 34 35	A. If an insurer elects to conduct individualized underwriting on a specific pet, pet insurance coverage must be effective by 12:01 a.m. on the 2nd calendar day after the insurer has determined that the pet is eligible for coverage.

Page 1 - 131LR0992(02)

2	establish a method for a consumer or group administrator to pay the premium.
3 4 5 6	C. For pet insurance coverage acquired by a consumer through an employer or organization, the coverage effective date of the pet insurance may be delayed to align with the eligibility and effective date requirements of the employer's or organization's benefit plan.
7 8 9 10	D. If a policy does not include a waiting period for an illness or orthopedic condition, an insurer may set a policy effectuation date that is up to 15 calendar days after purchase, as long as the policy effectuation date is clearly disclosed and no premium is charged before the policy becomes effective.'
11 12	Amend the bill by relettering or renumbering any nonconsecutive Part letter or section number to read consecutively.
13	SUMMARY
14 15 16	This amendment is the minority report of the committee and replaces the bill. The amendment sets forth the conditions for a pet insurance provider to determine a policy effectuation date.