

## Maine Laws and Regulations Related to Cardiovascular Health

### Topic: Health Care Coverage\*

Subject	Description	Citation and Internet Access
Cardiac Rehabilitation coverage	Requires that every insurer that issues group health care contracts (providing coverage for hospital care to groups of 20 or more state residents), and nonprofit hospital or medical service organization or health care plan licensed under this Title 24, make available cardiac rehabilitation benefits.	Title 24-A, section 2845 <a href="http://janus.state.me.us/legis/statutes/24-a/title24-asec2845.html">http://janus.state.me.us/legis/statutes/24-a/title24-asec2845.html</a> Title 24, section 2317-B <a href="http://janus.state.me.us/legis/statutes/24/title24sec2317-b.html">http://janus.state.me.us/legis/statutes/24/title24sec2317-b.html</a>
Dirigo Health Act	Establishes Dirigo Health as an independent state agency, to make affordable health insurance available to small business and individuals and to provide additional assistance to employees and individuals with earnings below 300% of the federal poverty guidelines. Act also addresses issues of quality and cost.	Title 24-A, sections 6901 et seq. <a href="http://janus.state.me.us/legis/statutes/24-A/title24-Ach87sec0.html">http://janus.state.me.us/legis/statutes/24-A/title24-Ach87sec0.html</a>  95-629, Chapters 2 & 3 <a href="http://www.maine.gov/sos/cec/rules/90/chaps90-.htm">http://www.maine.gov/sos/cec/rules/90/chaps90-.htm</a>
MaineCare	Maine's Medicaid program.	Title 22, section 3172 et seq. <a href="http://janus.state.me.us/legis/statutes/22/title22ch855sec0.html">http://janus.state.me.us/legis/statutes/22/title22ch855sec0.html</a>
Health Maintenance Organizations	Sets HMO standards.	Title 24-A, Chapter 56 <a href="http://janus.state.me.us/legis/statutes/24-A/title24-Ach56sec0.html">http://janus.state.me.us/legis/statutes/24-A/title24-Ach56sec0.html</a> 02-031, Chapter 191 <a href="http://www.maine.gov/sos/cec/rules/02/031/031c191.doc">http://www.maine.gov/sos/cec/rules/02/031/031c191.doc</a>

\* List is not all-inclusive, however, every effort is made to provide information regarding the most substantial policies in the topic area. Please refer to language in actual statute or rule for citation purposes as language here may be altered due to space limitations.

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Health Plan Improvement Act	Sets health plan requirements, establishes Consumer Health Care Division, and governs down stream risk.	Title 24-A, Chapter 56-A <a href="http://janus.state.me.us/legis/statutes/24-A/title24-Ach56-Asec0.html">http://janus.state.me.us/legis/statutes/24-A/title24-Ach56-Asec0.html</a>
Group Health Insurance	Sets standards for group and blanket health insurance.	Title 24-A, Chapter 35 <a href="http://janus.state.me.us/legis/statutes/24-A/title24-Ach35sec0.html">http://janus.state.me.us/legis/statutes/24-A/title24-Ach35sec0.html</a>
Health Insurance Contracts	Sets standards for individual health insurance policies and mandated benefits.	Title 24-A, Chapter 33 <a href="http://janus.state.me.us/legis/statutes/24-A/title24-Ach33sec0.html">http://janus.state.me.us/legis/statutes/24-A/title24-Ach33sec0.html</a>
Continuity of Health Insurance Coverage	Sets standards for continuity of coverage and guaranteed renewal.	Title 24-A, Chapter 36 <a href="http://janus.state.me.us/legis/statutes/24-A/title24-Ach36sec0.html">http://janus.state.me.us/legis/statutes/24-A/title24-Ach36sec0.html</a>
Medicare Supplemental Insurance Policies	Sets standards for Medicare Supplemental Insurance policies.	Title 24-A, Chapter 67 <a href="http://janus.state.me.us/legis/statutes/24-A/title24-Ach67sec0.html">http://janus.state.me.us/legis/statutes/24-A/title24-Ach67sec0.html</a> 02-031, Chapter 275 <a href="http://www.maine.gov/sos/cec/rules/02/031/031c275.doc">http://www.maine.gov/sos/cec/rules/02/031/031c275.doc</a>
Types of Health Insurance	Establishes that the Superintendent may promulgate rules regarding standards for policy provisions, and sets minimum benefits, disclosure requirements, and preexisting condition exclusion limitations.	Title 24-A, Chapter 32-A <a href="http://janus.state.me.us/legis/statutes/24-A/title24-Ach32-Asec0.html">http://janus.state.me.us/legis/statutes/24-A/title24-Ach32-Asec0.html</a>

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Standardized Health Plan Rules	Defines the coverage requirements for two standardized health plans that must be offered by all carriers providing individual coverage and also establishes marketing standards for these plans. Establishes product design guidelines for health maintenance organizations (HMOs) doing business in Maine.	02-031, Chapter 750 <a href="http://www.maine.gov/sos/cec/rules/02/031/031c750.doc">http://www.maine.gov/sos/cec/rules/02/031/031c750.doc</a>
Health Plan Accountability Rules	Establishes standards applicable to health maintenance organizations (HMOs), utilization review entities, and carriers, including standards for geographic accessibility, utilization review, and grievance procedures.	02-031, Chapter 850 <a href="http://www.maine.gov/sos/cec/rules/02/031/031c850.doc">http://www.maine.gov/sos/cec/rules/02/031/031c850.doc</a>
Quality Oversight for Commercial HMOs	Regulations establish standards for assuring the quality of care provided by commercial health maintenance organizations.	10-144, Chapter 109 <a href="http://www.maine.gov/sos/cec/rules/10/144/144c109.doc">http://www.maine.gov/sos/cec/rules/10/144/144c109.doc</a>
Group Health Insurance Conversion rule	Establishes standards for benefits, rates and continuity of coverage with respect to health insurance conversion policies and certificates and certificates of non-profit hospital, medical, and health care service organizations.	02-031, Chapter 281 <a href="http://www.maine.gov/sos/cec/rules/02/031/031c281.doc">http://www.maine.gov/sos/cec/rules/02/031/031c281.doc</a>

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Health Insurance Classifications, Disclosure and Minimum Standards	Standardizes and simplifies the terms and coverages of individual health insurance policies, and group health insurance policies and certificates; facilitates public understanding and comparison of coverage; eliminates provisions contained in individual and group health insurance policies that may be misleading or confusing in connection with either the purchase of the coverages or the settlement of claims; and provides for full disclosure in the marketing and sale of individual and group health insurance. This rule is also intended to clarify the meaning of limited benefits health insurance.	02-031, Chapter 755 <a href="http://www.maine.gov/sos/cec/rules/02/031/031c755.doc">http://www.maine.gov/sos/cec/rules/02/031/031c755.doc</a>
Single-payer Health Care System	Requires the Legislature, through outside funding, to contract for an update to a 2002 study of the feasibility of establishing a single-payer health plan in the State. It requires that the updated study be submitted to the 1 <sup>st</sup> Reg. Session of the 124th Legislature. The bill authorizes the IFS committee to submit legislation based on the updated study.	2008 Resolve, Chapter 216 <a href="http://janus.state.me.us/legis/ros/lom/LOM123rd/123S1/RESOLVE216.asp">http://janus.state.me.us/legis/ros/lom/LOM123rd/123S1/RESOLVE216.asp</a>
Health Care Bill of Rights	Sets “certificate of coverage” information, posting, and guidelines in place for private health insurance plans. Sets standards for “Explanation of Benefits.” Asks the Superintendent of Insurance to review affordability options for the individual market. Also has some protection for people who are on prescription drugs and switch their insurance plan. See “Prescription Drug” policy inventory section for details.	No citation available. Impacts Title 24-A and many sections in it. Check that Title for updates.  Final bill is here: <a href="http://www.mainelegislature.org/legis/bills/bills_124th/billdocs/HP083004.rtf">http://www.mainelegislature.org/legis/bills/bills_124th/billdocs/HP083004.rtf</a>

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Payment Reform and Quality Data	<p>Directs the Advisory Council on Health Systems Development to develop recommendations on payment reform.</p> <p>Directs the Superintendent of Insurance to adopt rules for physician performance measurement, reporting and “tiering” programs.</p> <p>Requires that the Department of Health and Human Services post on its publicly accessible website the federal Internal Revenue Service Form 990 and forms already filed by hospitals with the department within 30 days of the effective date of the bill, as amended.</p>	<p>No citation available. Will impact Titles 22 and 24-A. Check those Titles for updates.</p> <p>Final bill is here:  <a href="http://www.mainelegislature.org/legis/bills/bills_124th/billdocs/S/P052902.rtf">http://www.mainelegislature.org/legis/bills/bills_124th/billdocs/S/P052902.rtf</a></p>
Coverage of Telemedicine Services	<p>A health insurance company may not deny coverage for health care services provided through telemedicine if those services would be covered by the carrier were they provided through in-person consultation.</p> <p>Requires that carriers provide coverage for telemedicine at the same level they cover health care services provided by an in-person consultation. Requires that any deductible, copayment or coinsurance for telemedicine may not exceed the deductible, copayment or coinsurance applied to an in-person consultation.</p>	<p>No citation available. Will be added to Title 24-A when available. (Look for Section 4316.)  <a href="http://www.mainelegislature.org/legis/statutes/24-A/title24-Ach56-Asec0.html">http://www.mainelegislature.org/legis/statutes/24-A/title24-Ach56-Asec0.html</a></p>

For more information or suggestions, please contact:

Darcy Shargo  
 Health Policy Analyst  
 Maine CDC-Cardiovascular Health Program  
 (207) 622-7083 [dshargo@mainecahc.org](mailto:dshargo@mainecahc.org)

