128th MAINE LEGISLATURE

FIRST REGULAR SESSION-2017

Legislative Document	No. 666
S.P. 228	In Senate, February 24, 2017

An Act To Improve Access to Cost-effective Health Care Services

Received by the Secretary of the Senate on February 22, 2017. Referred to the Committee on Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed pursuant to Joint Rule 218.

HEATHER J.R. PRIEST
Secretary of the Senate

Presented by Senator VOLK of Cumberland.
Cosponsored by Representative VACHON of Scarborough and
Senator: WHITTEMORE of Somerset, Representatives: FOLEY of Wells, HYMANSON of York, PARKER of South Berwick, PERRY of Calais.

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

Sec. 1. 24-A MRSA §4303, sub-§21 is enacted to read:

21. Access to low-cost services. If an enrollee elects to obtain a covered outpatient health care service from an out-of-network provider at a cost that is the same or less than the statewide average for the same covered health care service based on data reported on the publicly accessible health care costs website of the Maine Health Data Organization, the carrier shall allow the enrollee to obtain the service from the out-of-network provider at the provider's charge and apply the payments made for that health care service toward the enrollee's member cost sharing, deductible and out-of-pocket maximum as specified in the enrollee's health plan as if the health care services were provided by a network provider.

SUMMARY

This bill requires health insurance carriers to apply the amount paid for a health care service provided by an out-of-network provider toward the enrollee's member cost sharing as specified in the enrollee's health plan as if the health care services were provided by a network provider if the cost of the out-of-network service is the same or less than the statewide average payment for the same service based on data reported on the publicly accessible health care costs website of the Maine Health Data Organization.