



129th MAINE LEGISLATURE

FIRST REGULAR SESSION-2019

Legislative Document

No. 189

H.P. 152

House of Representatives, January 17, 2019

An Act To Amend the Laws Governing Long-term Care Insurance

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

Handwritten signature of Robert B. Hunt in cursive.

ROBERT B. HUNT
Clerk

Presented by Representative HUTCHINS of Penobscot.
Cosponsored by Representatives: CAMPBELL of Orrington, FAULKINGHAM of Winter Harbor, O'CONNOR of Berwick, SAMPSON of Alfred.

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

2 **Sec. 1. 24-A MRS §5083, sub-§3, ¶C** is enacted to read:

3 C. When an insurer has received all necessary written documentation and
4 information identified in subsection 2 to support payment of a claim, the insurer may
5 not delay or withhold payment of the claim by requiring that an insured or the
6 insured's representative request payment of the claim by telephone as a prerequisite
7 for releasing funds to pay the claim for benefits.

8 **SUMMARY**

9 This bill prohibits an insurer from delaying or withholding payment of a claim for
10 long-term care insurance benefits by requiring that an insured or the insured's
11 representative request payment of the claim by telephone as a prerequisite for releasing
12 funds to pay the claim for benefits if the insurer has received all necessary written
13 documentation and information to support payment of the claim.