

HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES

**LD 378 - Now titled - An Act to Clarify That Health Insurers Must Comply with Plan Sponsor's Statutory Rights to Audit Claims and Related Data Requests Related to Those Audits**

Summary: This bill ensures employers and other health plan sponsors can audit medical and pharmacy claims when insurers act as third-party administrators. It requires administrators and PBMs to provide claims and financial data needed to verify contract compliance.

Implications: LD 378 could improve transparency and accountability by allowing employers to audit health plan claims and verify that insurers, TPAs, and PBMs are following contract terms, which may help control healthcare costs. However, it could also increase administrative burdens, raise data privacy concerns, and potentially slow payment processes for high-cost claims.

**Upcoming Work Session:**

**Thu 3/19 1:00 PM @ Cross, Room 220**

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**\*Previous Week – Carry Over\***

**Language Review**

**LD 519 - An Act to Address the Long-term Sustainability of the Maine Guaranteed Access Reinsurance Association**

Formerly Titled: An Act to Remove the Requirement That Individual and Small Group Health Plans Be Offered Through a Pooled Market and to Eliminate the Provision of Law Establishing a Pooled Market for Those Plans

Summary: The original bill eliminates Maine's pooled market for individual and small group health insurance and removes the requirement for a special reinsurance program through MGARA.

Summary amended: The amended bill could increase employer health insurance costs from \$4-\$5 PMPM. It also proposes using \$40 million from the General Fund or Rainy-Day Fund to support the program.

Implications: While MGARA's net loss assessment may help stabilize the market, it could increase costs for Maine businesses that do not directly benefit, potentially impacting business costs and consumers