



Paul R. LePage
GOVERNOR

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL
AND FINANCIAL REGULATION
BUREAU OF INSURANCE
34 STATE HOUSE STATION
AUGUSTA, MAINE
04333-0034

Eric A. Cioppa
Superintendent

Title 24-A M.R.S.A. § 4303(13) requires the Superintendent of Insurance to establish by rule the minimum information and standards for explanation of benefits forms used by carriers, taking into consideration any input from stakeholders and any national standards for explanation of benefit forms.

To start this process, the Bureau is currently inviting stakeholders to an interested parties meeting. The meeting will be held December 15, 2015 at 10am in the Central Conference Room at the Bureau's office at 76 Northern Avenue, Gardiner.

Please email Karma Lombard at karma.y.lombard@maine.gov to RSVP by the end of day, December 10th.

If you have questions or comments prior to the meeting on December 15th, please email Norm Stevens at norman.a.stevens@maine.gov or call him at 207-624-8418.

24-A M.R.S.A. 4303(13). Explanation of benefits. A carrier offering an individual expense-incurred health plan to residents of this State or an expense-incurred group health plan to an employer in this State shall provide individual policyholders and group certificate holders with clear written explanations of benefit documents in response to the filing of any claim providing for coverage of hospital or medical expenses. The explanation of benefits must include all of the following information:

- A. The date of service; [2009, c. 439, Pt. A, §4 (NEW).]
- B. The provider of the service; [2009, c. 439, Pt. A, §4 (NEW).]
- C. An identification of the service for which the claim is made; [2009, c. 439, Pt. A, §4 (NEW).]
- D. Any amount the insured is obligated to pay under the policy for copayment or coinsurance; [2009, c. 439, Pt. A, §4 (NEW).]
- E. A telephone number and address where the insured may obtain clarification of the explanation of benefits; [2009, c. 439, Pt. A, §4 (NEW).]
- F. A notice of appeal rights; and [2009, c. 439, Pt. A, §4 (NEW).]
- G. A notice of the right to file a complaint with the bureau after exhausting any appeals under a carrier's internal appeals process. [2009, c. 439, Pt. A, §4 (NEW).]

The superintendent shall establish by rule the minimum information and standards for explanation of benefits forms used by carriers, taking into consideration any input from stakeholders and any national standards for explanation of benefits forms. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A. This subsection applies to any explanation of benefits form issued on or after January 1, 2010.

[2009, c. 439, Pt. A, §4 (NEW) .



PRINTED ON RECYCLED PAPER

OFFICES LOCATED AT 76 NORTHERN AVENUE, GARDINER, MAINE 04345

www.maine.gov/insurance

Phone: (207) 624-8475

TTY: Please call Maine Relay 711

Customer Complaint: 1-800-300-5000

Fax (207)624-8599