

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

An Act To Increase Health Insurance Coverage for Front-line Direct Care Workers Providing Long-term Care

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

Sec. 1. 24-A MRSA §6903, sub-§5, as enacted by PL 2003, c. 469, Pt. A, §8, is amended to read:

5. Eligible business. "Eligible business" means a business that employs at least 2 but not more than 50 eligible employees, the majority of whom are employed in the State, including a municipality that has 50 or fewer employees. Notwithstanding this subsection, "eligible business" includes a business with more than 50 employees that provides long-term care services.

After one year of operation of Dirigo Health, the board may, by rule, define "eligible business" to include larger public or private employers.

Sec. 2. 24-A MRSA §6903, sub-§7, ¶B, as enacted by PL 2003, c. 469, Pt. A, §8, is amended to read:

B. An unemployed individual who resides in this State; or

Sec. 3. 24-A MRSA §6903, sub-§7, ¶C, as enacted by PL 2003, c. 469, Pt. A, §8, is amended to read:

C. An individual employed in an eligible business that does not offer health insurance; or

Sec. 4. 24-A MRSA §6903, sub-§7, ¶D is enacted to read:

D. An individual employed as a direct care worker who works an average of 10 or more hours per week and who is not eligible for MaineCare or employer-sponsored health insurance.

Sec. 5. 24-A MRSA §6908, sub-§2, ¶D, as amended by PL 2005, c. 400, Pt. C, §6, is further amended to read:

D. Develop and implement a program to publicize the existence of Dirigo Health and the Dirigo Health Program and the eligibility requirements and the enrollment procedures for the Dirigo Health Program, including a program targeted at enrolling eligible individuals employed as direct care workers, and to maintain public awareness of Dirigo Health and the Dirigo Health Program;

Sec. 6. Department of Health and Human Services demonstration project for health coverage of direct care workers providing long-term care. By October 1, 2007, the Department of Health and Human Services shall establish a demonstration project to provide financial assistance to providers of long-term care services to increase health insurance coverage among uninsured direct care employees who are not eligible for MaineCare. The department provide financial assistance to eligible providers who provide a health insurance benefit plan to full-time and part-time direct care

employees that meets minimum standards as determined by the department taking into consideration the health benefits package provided under the Dirigo Health Program. The department shall establish a cap on the number of providers of long-term care services that receive financial assistance through the demonstration project and must evaluate the demonstration project for its impact on workforce retention. The department may not expend more than \$500,000 to fund the costs of the demonstration project under this section. Rules adopted pursuant to this section are routine technical rules as defined in the Maine Revised Statutes, Title 5, chapter 375, subchapter 2-A.

Sec. 7. Dirigo Health Program health insurance plan for long-term care providers and direct care workers. The Board of Directors of Dirigo Health shall design a targeted DirigoChoice health coverage plan to meet the needs of long-term care employers and their employees who provide direct care services pursuant to Title 24-A, section 6908, subsection 2, paragraph D. The health coverage plan designed by the board pursuant to this section must allow long-term care employers to offer monthly premium assistance to direct care workers eligible for coverage under DirigoChoice as an individual and accommodate contributions for premium assistance from more than one long-term care employer. In designing the plan, the board shall consult with and seek input from long-term care employers and direct care workers. The board may not expend more than \$400,000 in subsidy costs for direct care workers eligible for the health coverage plan designed by the board pursuant to this section.

SUMMARY

This bill amends the definition of "eligible business" for the Dirigo Health Program to allow providers of long-term care services with more than 50 employees to participate in the DirigoChoice health insurance plan. The bill also allows uninsured direct care workers who work an average of 10 or more hours per week to participate in the DirigoChoice health insurance plan. The bill directs the Board of Directors of Dirigo Health to develop a marketing and outreach program to enroll those newly eligible direct care workers and to design a targeted DirigoChoice health coverage plan that allows multiple long-term care employers to contribute monthly premium assistance to direct care employees eligible to enroll in Dirigo as an individual. The bill limits the costs to Dirigo Health for subsidies to direct care workers in the targeted DirigoChoice plan to \$400,000.

The bill also requires the Department of Health and Human Services to establish a demonstration project for long-term care providers who provide health insurance coverage to their full-time and part-time employees. The bill requires the department to provide financial assistance to allow those providers to start or expand health care coverage for their direct care employees. The bill limits the funding of the demonstration project to no more than \$500,000.