

Bulletin 211

Small group health insurance: clarification

July 6, 1993

BULLETIN 210, issued on June 16, 1993, stated:

Any small group health plan offered to any eligible employer must be offered to all eligible employers having from one to 24 eligible employees, as defined in the law. No restrictions based on group size are permitted.

There is one exception to this general rule. Policies issued to groups with more than twenty employees are required to include a minimum level of benefits for mental health and substance abuse. (This includes policies issued to associations and multiple employer trusts, even if they cover employers with twenty or fewer employees.) See Title 24 M.R.S.A., Sections 2325-A and 2329, Title 24-A M.R.S.A., Sections 2842 and 2843, and Rules 320 and 330.

Plans which do not meet the minimum standards for these benefits may be offered in a policy covering a single employer having twenty or fewer employees. Such plans need not be offered, and must not be offered, to groups subject to the mandates.

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