



126th MAINE LEGISLATURE

FIRST REGULAR SESSION-2013

Legislative Document

No. 682

H.P. 474

House of Representatives, February 26, 2013

**An Act To Require Health Insurers To Provide Coverage for
Nutritional Wellness and Illness Prevention Measures and Products**

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

Millicent M. MacFarland
MILLICENT M. MacFARLAND
Clerk

Presented by Representative BOLAND of Sanford.
Cosponsored by Senator WHITTEMORE of Somerset and
Representatives: CHENETTE of Saco, CHIPMAN of Portland, LIBBY of Lewiston,
MacDONALD of Old Orchard Beach, MORRISON of South Portland, SHORT of Pittsfield.

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

2 **Sec. 1. 24-A MRSA §4320-I** is enacted to read:

3 **§4320-I. Coverage for nutritional wellness and illness prevention**

4 **1. Definitions.** As used in this section, unless the context otherwise indicates, the
5 following terms have the following meanings.

6 A. "Dietary supplement" has the same meaning as in the federal Dietary Supplement
7 Health and Education Act of 1994.

8 B. "Nutritional wellness and illness prevention measures" means nutritional
9 measures and products, including dietary supplements, whose primary purposes are
10 to enhance health, improve nutritional intake, strengthen the immune system, cleanse
11 the body of toxins, address specific health needs and aid in resisting disease.

12 **2. Required coverage.** A carrier shall provide coverage and incentives and
13 reimburse for nutritional wellness and illness prevention measures that have been shown
14 to be beneficial to an enrollee's health when used as directed by the manufacturer or
15 manufacturer's representative and are recommended by the enrollee's physician. The
16 carrier shall provide incentives including lower copayments and other cost reductions for
17 enrollees who participate in nutritional wellness and illness prevention measures.

18 **3. Application.** The requirements of this section apply to all policies, contracts and
19 certificates executed, delivered, issued for delivery, continued or renewed in this State on
20 or after January 1, 2014. For purposes of this section, all contracts are deemed to be
21 renewed no later than the next yearly anniversary of the contract date.

22 **SUMMARY**

23 The purpose of this bill is to improve health, reduce health care usage and costs and
24 help prevent disease through nutritional wellness and illness prevention measures and
25 allow for nonpharmacological health care alternatives for enrollees who choose them.
26 The bill requires that health insurance policies provide coverage for nutritional wellness
27 and illness prevention measures that are shown to be beneficial to the enrollee and are
28 recommended by the enrollee's physician. The bill applies to all individual and group
29 policies issued or renewed on or after January 1, 2014.