



STATE OF MAINE
DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
BUREAU OF INSURANCE



Janet T. Mills
Governor

Anne L. Head
DPFR Commissioner

Timothy N. Schott
Acting Superintendent

Bulletin 469
Notice to Health Insurance Consumers
Regarding Coordination of Benefits with Medicare Part B

The 131st Legislature has enacted P.L. 2023, Chapter 104: “An Act to Require that Insurance Companies Notify Insured Persons over 65 Years of Age Regarding Coordination of Benefits with Medicare Part B,” which amends the Insurance Code to require the Bureau of Insurance to approve the content of the notice sent to insureds informing them that the contract will not pay benefits that would be payable under Medicare upon turning 65.¹ This notice must also inform insureds that they may contact the Maine Bureau of Insurance, the Health Insurance Consumer Assistance Program, or another relevant organization for assistance in understanding coordination of benefits with Medicare Part B under the insured’s contract. The requirement is applicable to both individual and small group policies, if the insurer coordinates benefits with Medicare when the insured is eligible for Medicare but not enrolled. Under federal law, coordination with Medicare is not permitted for group health plans covering 20 or more employees.

The Maine Bureau of Insurance has developed the following standard language insurers may use to satisfy the new notice requirements:

You have received this notice because your health insurance policy will not fully cover your medical claims once you become eligible for Medicare Part B. To maintain the most coverage available, you must sign up for Medicare Part B before your 65th birthday. Otherwise, you will be responsible for paying your doctors and other providers what Medicare would have paid.

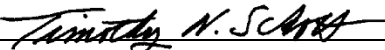
If you have questions, contact your local Area Agency on Aging at (877) 353-3771, or Consumers for Affordable Health Care at (800) 965-7476 or by email at consumerhealth@mainecahc.org

For help, you can also contact the Maine Bureau of Insurance at (800) 300-5000 or by email at Insurance.PFR@maine.gov

¹ P.L. 2023, ch. 104 (L.D. 308), amending 24 M.R.S. § 2332-A(1-A)(B)(4) and 24-A M.R.S. §§ 2723-A(2)(B)(4) & 2844(1-A)(B)(4).

Insurers may develop their own language so long as it clearly conveys this information. All notices must be filed in SERFF where they will be reviewed and approved.

November 6, 2023



Timothy N. Schott
Acting Superintendent of Insurance

NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Bureau of Insurance if additional information is needed.

Office Location: 76 Northern Avenue, Gardiner, Maine 04345
Mailing Address: 34 State House Station, Augusta, Maine 04333
www.maine.gov/insurance

Phone: (207) 624-8475

TTY: Please Call Maine Relay 711

Consumer Assistance: 1-800-300-5000

Fax: (207) 624-8599