

§4326. Health Insurance Consumer Assistance Program

1. Establishment. The Health Insurance Consumer Assistance Program, referred to in this section as "the consumer assistance program," is established to provide support for consumers, including prospective consumers, of health insurance, referred to in this section as "consumers," and to customer assistance programs and public and private health insurance assistance programs.

[PL 2019, c. 522, §1 (NEW).]

2. Consumer assistance program services. The services provided by the consumer assistance program may include:

A. Assisting consumers with filing complaints and appeals with a group health plan, health insurance carrier or independent review organization and providing information about the internal and external appeal and grievance processes of a group health plan, health insurance carrier or independent review organization; [PL 2019, c. 522, §1 (NEW).]

B. Collecting, tracking and quantifying inquiries regarding health insurance and problems encountered by consumers; [PL 2019, c. 522, §1 (NEW).]

C. Educating consumers on their rights and responsibilities with respect to health insurance coverage; [PL 2019, c. 522, §1 (NEW).]

D. Assisting consumers with obtaining health insurance coverage by providing information, referrals or other assistance; [PL 2019, c. 522, §1 (NEW).]

E. Assisting with obtaining federal health insurance premium tax credits under Section 36B of the United States Internal Revenue Code of 1986, as amended; and [PL 2019, c. 522, §1 (NEW).]

F. Providing information to the public about the services of the consumer assistance program through a comprehensive outreach program and a toll-free telephone number. [PL 2019, c. 522, §1 (NEW).]

[PL 2019, c. 522, §1 (NEW).]

3. Contract for operation. The Attorney General shall contract with a nonprofit, independent health insurance consumer assistance entity, which may not be an insurer, to operate the consumer assistance program.

[PL 2019, c. 522, §1 (NEW).]

4. Report. The operator of the consumer assistance program shall report to the Attorney General, according to the requirements of the contract under subsection 1, on aggregate data relevant to the services provided by and activities of the consumer assistance program, and annually, by January 15th, the Attorney General shall report to the joint standing committee of the Legislature having jurisdiction over health insurance matters on the aggregate data.

[PL 2019, c. 522, §1 (NEW).]

5. Funding. The State shall provide necessary funding for the consumer assistance program.

[PL 2021, c. 206, §1 (NEW).]

SECTION HISTORY

PL 2019, c. 522, §1 (NEW). PL 2021, c. 206, §1 (AMD).

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