## MAINE STATE LEGISLATURE

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L.D. 183

| 4        | (Filing No. S-302)   |
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| 4        |  |
| б        | STATE OF MAINE   |
| 8        | SENATE<br>116TH LEGISLATURE  |
| 10       | FIRST REGULAR SESSION  |
| 12       | SENATE AMENDMENT "A" to H.P. 138, L.D. 183, Bill, "An Act  |
| 14       | to Remove the Repeal Date from the Laws Governing Equitable Insurance Coverage for Mental Illness"                               |
| 16<br>18 | Amend the bill by inserting after the enacting clause the following:   |
| 20       | 'Sec. 1. 24 MRSA §2325-A, sub-§5-B, ¶¶B, C, D and E, as enacted by PL 1991, c. 881, §1 and affected by §§7 and 8, are amended to |
| 22       | read:  |
| 24       | B. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State or                 |
| 26       | or after July 1, 1993 must provide benefits that meet the requirements of this paragraph. For purposes of this                   |
| 28       | paragraph, all contracts are deemed to be renewed no later<br>than the next yearly anniversary of the contract date.             |
| 30       | (1) The contracts must provide inpatient care benefits   |
| 32       | of at least 60 days per calendar year.   |
| 34       | (2) The contracts must provide outpatient care benefits of at least \$2,000 for any combination of                               |
| 36       | outpatient and day treatment care. The minimum level of benefits provided must be at least 60% of the usual,                     |
| 38       | customary and reasonable charge.   |
| 40       | (3) The contracts maynet must containa- maximum lifetime benefit benefits for any mental illness listed                          |
| 42       | in paragraph A <u>equal to the maximum lifetime benefits provided for other illnesses and diseases</u> .                         |
| 44       | C. All policies and certificates executed, delivered,  |
| 46       | issued for delivery, continued or renewed in this State on   |

Page 1-LR0641(5)

## SENATE AMENDMENT

48

| SENATE AMENDMENT " to H.P. 138, L.D. 183 | SENATE | AMENDMENT | <i>™</i> | to | H.P. | 138, | L.D. | 183 |
|--|--------|-----------|----------|----|------|------|------|-----|
|--|--------|-----------|----------|----|------|------|------|-----|

|    | requirements of this paragraph. For purposes of this   |
|----|--|
| 2  | , paragraph, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.  |
| 4  | than the next yearly anniversary of the contract date.   |
| -  | (1) The contracts must provide inpatient care benefits   |
| 6  | of at least 90 days per calendar year.   |
| 8  | (2) The contracts must provide outpatient care benefits of at least \$3,000 for any combination of   |
| 10 | outpatient and day treatment care. The minimum level of benefits provided must be at least 70% of the usual,   |
| 12 | customary and reasonable charge.   |
| 14 | (3) The contracts maynot must containa- maximum lifetime benefit benefits for any mental illness listed  |
| 16 | in paragraph A <u>equal to the maximum lifetime benefits</u> provided for other illnesses and diseases.  |
| 18 |  |
| 20 | D. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1995 must provide benefits that meet the |
| 22 | requirements of this paragraph. For purposes of this paragraph, all contracts are deemed to be renewed no later  |
| 24 | than the next yearly anniversary of the contract date.   |
| 26 | (1) The contracts must provide inpatient care benefits of at least 120 days per calendar year.   |
| 28 |  |
|    | (2) The contracts must provide outpatient care   |
| 30 | benefits of at least \$4,000 for any combination of outpatient and day treatment care. The minimum level   |
| 32 | of benefits provided must be at least 80% of the usual, customary and reasonable charge.   |
| 34 | (3) The contracts maymet must containa- maximum  |
| 36 | lifetime benefit benefits for any mental illness listed in paragraph A equal to the maximum lifetime benefits  |
| 38 | provided for other illnesses and diseases.   |
| 40 | E. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on   |
| 42 | or after July 1, 1996 must provide benefits equal to benefits provided for other illnesses and diseases and  |
| 44 | maximum lifetime benefits equal to the maximum lifetime benefits equal to the maximum lifetime benefits provided for other illnesses and diseases. The                     |
| 46 | contracts may not contain a maximum lifetime benefit for any   |

| 2  | by P | Sec. 2. 24-A MIKSA $92843$ , $800-95-B$ , $111B$ , $C$ , $D$ and $E$ , as enacte $PL$ 1991, c. 881, $S$ 3 and affected by $S$ 57 and 8, are amended the                    |
|----|------|--|
| 4  | ,    |  |
| 6  |      | B. All policies and certificates executed, delivered issued for delivery, continued or renewed in this State o or after July 1, 1993 must provide benefits that meet the   |
| 8  |      | requirements of this paragraph. For purposes of thi paragraph, all contracts are deemed to be renewed no late  |
| 10 |      | than the next yearly anniversary of the contract date.   |
| 12 | ٠    | (1) The contracts must provide inpatient care benefit<br>of at least 60 days per calendar year.  |
| 14 |      | (2) The contracts must provide outpatient car  |
| 16 |      | benefits of at least \$2,000 for any combination o outpatient and day treatment care. The minimum leve   |
| 18 |      | of benefits provided must be at least 60% of the usual customary and reasonable charge.  |
| 20 |      | (3) The contracts maynet must containa- maximum  |
| 22 |      | lifetime benefit benefits for any mental illness listed in paragraph A equal to the maximum lifetime benefit.  |
| 24 |      | provided for other illnesses and diseases.   |
| 26 |      | C. All policies and certificates executed, delivered issued for delivery, continued or renewed in this State or  |
| 28 |      | or after July 1, 1994 must provide benefits that meet the requirements of this paragraph. For purposes of this   |
| 30 |      | paragraph, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.  |
| 32 |      | (1) The contracts must provide inpatient care benefits   |
| 34 |      | of at least 90 days per calendar year.   |
| 36 |      | (2) The contracts must provide outpatient care benefits of at least \$3,000 for any combination of   |
| 38 |      | outpatient and day treatment care. The minimum level of benefits provided must be at least 70% of the usual,   |
| 40 |      | customary and reasonable charge.   |
| 42 | *    | (3) The contracts maynet must containa- maximum lifetime benefit benefits for any mental illness listed  |
| 44 |      | in paragraph A <u>equal to the maximum lifetime benefits provided for other illnesses and diseases.</u>  |
| 46 |      |  |
| 48 | •    | D. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State or or after July 1, 1995 must provide benefits that meet the |
| 50 |      | requirements of this paragraph. For purposes of this   |

Page 3-LR0641(5)

## SENATE AMENDMENT " to H.P. 138, L.D. 183

| 2  | than the next yearly anniversary of the contract date.  |
|----|---|
| 4  | (1) The contracts must provide inpatient care benefits of at least 120 days per calendar year.  |
| 6  |   |
| 8  | (2) The contracts must provide outpatient care<br>benefits of at least \$4,000 for any combination of<br>outpatient and day treatment care. The minimum level |
| LO | of benefits provided must be at least 80% of the usual, customary and reasonable charge.  |
| 12 | (3) The contracts maymet must containa- maximum   |
| 14 | lifetime benefit benefits for any mental illness listed in paragraph A equal to the maximum lifetime benefits   |
| 16 | provided for other illnesses and diseases.  |
| 18 | E. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on  |
| 20 | or after July 1, 1996 must provide benefits equal to benefits provided for other illnesses and diseases <u>and</u>  |
| 22 | maximum lifetime benefits equal to the maximum lifetime benefits provided for other illnesses and diseases. The   |
| 24 | eentraets-may-not-contain-a-maximum-lifetime-benefit-for-any mental-illness-listed-in-paragraph-A-'   |
| 26 |   |
| 28 | Further amend the bill by renumbering the sections to read consecutively.   |
| 30 |   |
| 32 | STATEMENT OF FACT   |
| ~  | This amendment repeals the provisions of the mental illness   |
| 34 | benefits laws that prohibit contracts from having a lifetime  |
| 36 | benefits cap on coverage for the listed mental illnesses. It substitutes a provision that allows maximum lifetime benefit caps                                |
|    | that all the same as the caps for other illnesses and diseases.   |
| 38 |   |
| 40 | /   |
| 42 | (Senator McCORMICK) SPONSORED BY:   |
| 44 | COUNTY: Kennebec  |
| 46 | Reproduced and Distributed Pursuant to Senate Rule 12. (6/4/93) (Filing No. S-302)  |