

# MAINE STATE LEGISLATURE

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STATE OF MAINE  
SENATE  
116TH LEGISLATURE  
FIRST REGULAR SESSION

SENATE AMENDMENT "A" to H.P. 138, L.D. 183, Bill, "An Act to Remove the Repeal Date from the Laws Governing Equitable Insurance Coverage for Mental Illness"

Amend the bill by inserting after the enacting clause the following:

'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 read:

B. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1993 must provide benefits that meet the requirements of this paragraph. For purposes of this paragraph, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

(1) The contracts must provide inpatient care benefits of at least 60 days per calendar year.

(2) The contracts must provide outpatient care benefits of at least \$2,000 for any combination of outpatient and day treatment care. The minimum level of benefits provided must be at least 60% of the usual, customary and reasonable charge.

(3) The contracts ~~may--not~~ must contain ~~--a--~~ maximum lifetime benefit benefits for any mental illness listed in paragraph A equal to the maximum lifetime benefits provided for other illnesses and diseases.

C. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1994 must provide benefits that meet the

requirements of this paragraph. For purposes of this paragraph, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

(1) The contracts must provide inpatient care benefits of at least 90 days per calendar year.

(2) The contracts must provide outpatient care benefits of at least \$3,000 for any combination of outpatient and day treatment care. The minimum level of benefits provided must be at least 70% of the usual, customary and reasonable charge.

(3) The contracts ~~may--not~~ must contain --a- maximum lifetime benefit benefits for any mental illness listed in paragraph A equal to the maximum lifetime benefits provided for other illnesses and diseases.

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 requirements of this paragraph. For purposes of this paragraph, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

(1) The contracts must provide inpatient care benefits of at least 120 days per calendar year.

(2) The contracts must provide outpatient care benefits of at least \$4,000 for any combination of outpatient and day treatment care. The minimum level of benefits provided must be at least 80% of the usual, customary and reasonable charge.

(3) The contracts ~~may--not~~ must contain --a- maximum lifetime benefit benefits for any mental illness listed in paragraph A equal to the maximum lifetime benefits provided for other illnesses and diseases.

E. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1996 must provide benefits equal to benefits provided for other illnesses and diseases and maximum lifetime benefits equal to the maximum lifetime benefits provided for other illnesses and diseases. ~~The contracts may not contain a maximum lifetime benefit for any mental illness listed in paragraph A.~~

Sec. 2. 24-A MRSA §2843, sub-§5-B, ¶¶B, C, D and E, as enacted by PL 1991, c. 881, §3 and affected by §§7 and 8, are amended to read:

B. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1993 must provide benefits that meet the requirements of this paragraph. For purposes of this paragraph, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

(1) The contracts must provide inpatient care benefits of at least 60 days per calendar year.

(2) The contracts must provide outpatient care benefits of at least \$2,000 for any combination of outpatient and day treatment care. The minimum level of benefits provided must be at least 60% of the usual, customary and reasonable charge.

(3) The contracts ~~may--not~~ must contain --a-- maximum lifetime benefit benefits for any mental illness listed in paragraph A equal to the maximum lifetime benefits provided for other illnesses and diseases.

C. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1994 must provide benefits that meet the requirements of this paragraph. For purposes of this paragraph, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

(1) The contracts must provide inpatient care benefits of at least 90 days per calendar year.

(2) The contracts must provide outpatient care benefits of at least \$3,000 for any combination of outpatient and day treatment care. The minimum level of benefits provided must be at least 70% of the usual, customary and reasonable charge.

(3) The contracts ~~may--not~~ must contain --a-- maximum lifetime benefit benefits for any mental illness listed in paragraph A equal to the maximum lifetime benefits provided for other illnesses and diseases.

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 requirements of this paragraph. For purposes of this

paragraph, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

(1) The contracts must provide inpatient care benefits of at least 120 days per calendar year.

(2) The contracts must provide outpatient care benefits of at least \$4,000 for any combination of outpatient and day treatment care. The minimum level of benefits provided must be at least 80% of the usual, customary and reasonable charge.

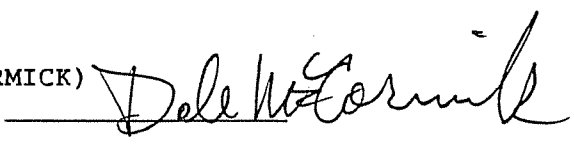
(3) The contracts ~~may-not~~ must contain ~~--a-~~ maximum lifetime benefit benefits for any mental illness listed in paragraph A equal to the maximum lifetime benefits provided for other illnesses and diseases.

E. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1996 must provide benefits equal to benefits provided for other illnesses and diseases and maximum lifetime benefits equal to the maximum lifetime benefits provided for other illnesses and diseases. The ~~contracts-may-not-contain-a-maximum-lifetime-benefit-for-any mental-illness-listed-in-paragraph-A.~~

Further amend the bill by renumbering the sections to read consecutively.

### STATEMENT OF FACT

This amendment repeals the provisions of the mental illness benefits laws that prohibit contracts from having a lifetime 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.

(Senator McCORMICK)  
SPONSORED BY: 

COUNTY: Kennebec

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(6/4/93) (Filing No. S-302)