MAINE STATE LEGISLATURE

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STATE OF MAINE

ONE HUNDRED AND THIRTEENTH LEGISLATURE FIRST REGULAR SESSION

JOINT STANDING COMMITTEE ON

BANKING AND INSURANCE

BILL SUMMARY



JUNE 1987

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JOINT STANDING COMMITTEE BILL SUMMARIES JUNE 1987

This document is a compilation of the bill summaries prepared by this office for the Joint Standing Committees and Joint Select Committees of the Maine Legislature. The summaries are arranged by LD number under each committee.

All Adopted Amendments are listed, by paper number (e.g., H-584 or S-222), together with the sponsor if it is a floor amendment or the designation "COMMITTEE" if it is a committee amendment.

Final action for each bill is listed to the right of the title. If final House action and Senate action differ, both are listed.

Please let us know if you would prefer a different format or additional information and if the summaries are helpful.

Key to Committee Reports and Floor Action:

OTP	Ought to Pass
OTP-ND	Ought to Pass in New Draft
OTP-ND-NT	Ought to Pass in New Draft, New Title
OTP-A	Ought to Pass as Amended
ONTP	Ought Not to Pass
LVWD	Leave to Withdraw
INDEF PP ,	Indefinitely Postponed

LD 582

Sponsor: BRANNIGAN, Vose, Marsano, Tracy Committee Report: LVWD

SUMMARY: This bill allows a person harmed by the passage of a bad check to recover the amount of the check, actual damages and additional liquidated damages in an amount equal to the lesser of 3 times the face amount of the check or \$500 in a civil action. The person passing the bad check must have known that there were insufficient funds and must be notified of the action on a prescribed form 7 days before any action can be taken. LD 880, introduced this session, also addresses this issue.

LD AN ACT TO ENSURE ACCESS TO THE MENTAL HEALTH
583 AND SUBSTANCE ABUSE TREATMENT SYSTEMS THROUGH
HEALTH MAINTENANCE ORGANIZATIONS

Sponsor: BUSTIN, Gill, Rydell, Rolde

Committee Report: LVWD

SUMMARY: This bill requires health maintenance organizations to make mental health and substance abuse treatment referrals if requested and to allow self-referrals to these services. In addition, the bill requires all health maintenance organizations to make available the same mental health and substance abuse benefits required of other health insurers in Title 24-A.

LD AN ACT TO PROVIDE FOR LIFELINE BANKING 609

ONTP

LVWD

Sponsor: BAKER

Committee Report: ONTP

<u>SUMMARY:</u> This bill prohibits any financial institution from imposing a fee against the savings account of a person under the age of 18 or over the age of 65.