

# 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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ONE HUNDRED AND THIRTEENTH LEGISLATURE  
FIRST REGULAR SESSION

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 AN ACT TO DETER PASSING OF BAD CHECKS  
582

LVWD

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

LVWD

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

Sponsor: BAKER  
Committee Report: ONTP

SUMMARY: 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.