

# 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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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 REQUIRING THAT CERTAIN HEALTH INSURANCE  
1698 PLANS PROVIDE FOR CARDIAC REHABILITATION  
EXPENSES

PL 1987  
c. 293

Sponsor: LAPOINTE, Bustin, Harper  
Committee Report: New Draft of LD 1135

SUMMARY: The original bill (LD 1135) requires every insurer issuing individual or group health care coverage in this State to provide cardiac rehabilitation benefits for up to 12 months.

The new draft completely changes the original bill and requires that cardiac rehabilitation benefits be made available on an optional basis to groups of 20 or more persons. Under this option Phase II rehabilitation services include up to 36 outpatient sessions in a hospital and Phase III benefits are included in major medical plans.

LD RESOLVE, TO STUDY THE RELATIONSHIP BETWEEN  
1752 NONPROFIT SERVICE AGENCIES AND PROFESSIONAL  
LIABILITY AND OTHER HARD-TO-OBTAIN LINES OF  
LIABILITY INSURANCE

RESOLVE 1987  
c. 65  
EMERGENCY

Sponsor: PRAY, Theriault, Rydell, Erwin, P.  
Committee Report: New Draft of LD 551

SUMMARY: The original resolve (LD 551) establishes a study of the feasibility of self-insurance pools and reinsurance pools for nonprofit professional associations and nonprofit trade associations. In addition the study is to focus on the need for reinsurance pools for commercial insurers. This resolve and LD 554 were combined in the new draft.

The new draft establishes a study to be conducted by the Banking and Insurance Committee that is to focus on whether availability and affordability of liability insurance is a problem in the nonprofit service sector and in some businesses in Maine. If a problem is found, the Committee is to examine alternatives, including reinsurance, self-insurance, interstate insurance compacts and experience based rating.