

# MAINE STATE LEGISLATURE

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**STATE OF MAINE  
115TH LEGISLATURE**

**FIRST REGULAR SESSION  
AND  
FIRST SPECIAL SESSION**

**BILL SUMMARIES  
JOINT STANDING COMMITTEE  
ON  
BANKING AND INSURANCE**

**AUGUST 1991**

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*Jane Orbeton, Legislative Analyst*

*Office of Policy and Legal Analysis  
Room 101, State House Station 13  
Augusta, ME 04333  
(207) 289-1670*

*\*Denotes Chair*

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STATE OF MAINE  
OFFICE OF POLICY AND LEGAL ANALYSIS  
ROOM 101/107/135  
STATE HOUSE STATION 13  
AUGUSTA, MAINE 04333  
TEL.: (207) 289-1670

**ONE HUNDRED AND FIFTEENTH LEGISLATURE  
FIRST REGULAR SESSION  
AND  
FIRST SPECIAL SESSION  
JOINT STANDING COMMITTEE  
BILL SUMMARIES  
AUGUST 1991**

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 volume is organized alphabetically by committee; within each committee, the summaries are arranged by LD number. A subject index is provided at the beginning of each committee's summaries.

All adopted amendments are listed, by paper number (e.g., H - 584 or S - 222), together with the sponsor for floor amendments. Final action on each bill is listed to the right of the title. Various types of final action are abbreviated as follows:

<b>PUBLIC XXX</b>	<i>Chapter # of enacted Public Law</i>
<b>P&amp;S XXX</b>	<i>Chapter # of enacted Private &amp; Special Law</i>
<b>RESOLVE XXX</b>	<i>Chapter # of enacted Resolve</i>
<b>CON RES XXX</b>	<i>Chapter # of Constitutional Resolution passed by both Houses</i>
<b>EMERGENCY</b>	<i>Enacted law takes effect sooner than 90 days</i>
<b>CARRIED OVER</b>	<i>Bill carried over to 2nd Session</i>
<b>FAILED EMERGENCY ENACTMENT</b>	<i>Bill failed to get 2/3 vote</i>
<b>ONTP</b>	<i>Ought Not to Pass report accepted</i>
<b>LVWD</b>	<i>Leave to Withdraw report accepted</i>
<b>INDEF PP</b>	<i>Bill Indefinitely Postponed</i>
<b>DIED BETWEEN BODIES</b>	<i>House &amp; Senate disagree; bill died</i>
<b>VETO SUSTAINED</b>	<i>Legislature failed to override Governor's Veto</i>
<b>UNSIGNED</b>	<i>Not signed by Governor within 10 days</i>
<b>DIED ON ADJOURNMENT</b>	<i>Action incomplete when 1st session ended</i>

These summaries were prepared by the analyst or analysts assigned to the committee. But, this document was produced by the efforts of all the office staff, including secretaries: Charlene Raymond and Valarie Parlin, and especially Laurette Knox who coordinated preparation of the overall document.

If you have any suggestions or comments on these summaries, please let us know.

**LD 59      An Act Related to Life Insurance Coverage**

**LV/WD**

<b>SPONSOR(S)</b>	<b>COMMITTEE REPORT</b>	<b>AMENDMENTS ADOPTED</b>
BUSTIN	LV/WD	
TITCOMB		
DAGGETT		
NORTON		

**SUMMARY**

This bill prohibits unfair discrimination against mentally ill persons and alcoholics in life insurance policies.

**LD 75**

**An Act to Protect Insurance Consumers and Encourage Long-range Financial Planning (Reported by the Commission to Study the Level of Services for Maine's Elderly Citizens Pursuant to Resolves 1989, chapter 58)**

**P & S 6**

<b>SPONSOR(S)</b>	<b>COMMITTEE REPORT</b>	<b>AMENDMENTS ADOPTED</b>
	OTP-AM	H-105

**SUMMARY**

This bill is recommended unanimously by the Commission to Study the Level of Services for Maine's Elderly Citizens. The bill requires the Department of Human Services and the Bureau of Insurance jointly to establish and maintain a public education effort that makes citizens aware of the limits of Medicare coverage and encourages financial planning early in life. The bill also creates the Senior Health Insurance Benefits Advisors Program to train volunteers to assist older citizens with insurance decisions and claims. The bill also provides funding for an "800" toll-free telephone number at the Bureau of Insurance to allow consumers of all ages to call with inquiries or complaints.

Committee Amendment "A" (H-105) changes the title of the bill and strikes out all of the bill. The amendment allocates funds to enable the Bureau of Insurance to establish a toll-free telephone number to assist citizens with insurance decisions and eliminates the volunteer program proposed in the bill. The fiscal note adds an allocation of \$18,000 per year to pay for the "800" number.

**LD 85      An Act Regarding the Acceptance of Certain Checks**

**LV/WD**

<b>SPONSOR(S)</b>	<b>COMMITTEE REPORT</b>	<b>AMENDMENTS ADOPTED</b>
HANDY	LV/WD	
BUSTIN		
JOSEPH		
GEAN		

**SUMMARY**

This bill prohibits a person from refusing to accept a so-called "starter check," that is, a negotiable instrument, such as a check or share draft, not imprinted with the payor's name, or refusing to accept a negotiable instrument solely because the printed sequence number on it indicates that few checks have been written previously by the payor on the account.