

MAINE STATE LEGISLATURE

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**STATE OF MAINE
115TH LEGISLATURE**

SECOND REGULAR SESSION

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

MAY 1992

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**ONE HUNDRED AND FIFTEENTH LEGISLATURE
SECOND REGULAR SESSION**

**JOINT STANDING COMMITTEE
BILL SUMMARIES**

MAY 1992

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 far right of the title. Various types of final action are abbreviated as follows:

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

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, 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 925 An Act to Ensure that Health Care Insurance Policies Offer
Discounts to Nonsmoking Consumers**

ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
NUTTING	ONTP	
RYDELL		
DUPLESSIS		
MITCHELL E		

SUMMARY

This bill requires nonprofit hospital and medical service organizations and health insurers to offer nonsmokers discounts in their individual and group policies. Individual nonsmokers policy holders pay 20% less than smokers. In a group policy nonsmokers pay 15% less than smokers. Some insurers already offer nonsmokers discounts.

This bill allows the insurer to administer a smoking test approved by the Superintendent of Insurance and disqualifies for the discount all contracts and policies in which the insured or a dependent of the insured smokes or tests positively for smoking. The bill requires that health insurance provide benefits for smoking cessation services that meet standards established by the Department of Human Services.

**LD 982 An Act to Provide Equitable Insurance Reimbursement for
Acupuncture Services Provided by Licensed Acupuncturists**

PUBLIC 647

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
JOSEPH	OTP-AM MAJ	H-878 MAJ REP
MARTIN J	ONTP MIN	
CLARK N		
BRAWN		

SUMMARY

This bill requires that all health insurance policies, medical service plans and nonprofit health care plans that provide coverage for acupuncture reimburse licensed acupuncturists under the same conditions that apply to the services of a licensed physician.

**LD 1015 An Act to Provide for Increased Coverage of Mental Illness
by Group Health Insurance**

ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
LAWRENCE	ONTP	
WENTWORTH		
GEAN		

SUMMARY

This bill requires group health insurers to provide 80% coverage for inpatient care, day treatment services or outpatient services for mental or nervous conditions for all policies or certificates executed, delivered, issued, continued or renewed on or after January 1, 1992.