

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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Sen. Raynold Theriault
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**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:

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

using cards that feature the name of a seller in this State, even though the credit cards may be issued by another entity.

Committee Amendment "A" (H-238) requires that the terms of a credit card contract comply with Maine law or that the face of the card show the name of the financial institution along with the name of the seller. The amendment makes a violation of the Maine Revised Statutes, Title 9-A, section 8-303, subsection 7 a violation of the Unfair Trade Practices Act.

LD 1314 An Act to Require that Health Care Provide Guaranteed Insurance ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
PLOURDE CARROLL D HASTINGS	ONTP	

SUMMARY

This bill provides continuity of health care in insurance coverage for group members and individuals. It restricts the questions that may be asked of applicants for the replacement insurance and the use of the medical history information. The bill establishes the Maine Health Insurance Continuity Pool, through which persons ineligible because of medical underwriting or preexisting conditions may obtain insurance from an insurer. All insurers issuing health insurance and health maintenance coverage must participate in the pool.

LD 1335 An Act to Provide Separate Medical Indemnity Premium Charges Under the Workers' Compensation Insurance Act ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
MILLS SWAZEY	ONTP	

SUMMARY

This bill separates medical from indemnity charges for workers' compensation insurance rates and premiums in order to obtain more accurate information, better control and fairer charges for the State's employers.

LD 1350 An Act to Amend the Maine Health Program ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
CLARK H TREAT GOULD R A	ONTP	

SUMMARY

This bill makes the Maine Health Program available to more people by increasing household income to 150% or less of the federal poverty level to make them eligible for the program.