

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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**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.

LD 1652 An Act to Exclude Certain Procedures from the Managed Care Program ONTP

| SPONSOR(S) | COMMITTEE REPORT | AMENDMENTS ADOPTED |
|----------------|------------------|--------------------|
| MAHANY RAND | ONTP | |

SUMMARY

This bill prohibits insurers from imposing a penalty for an insured's noncompliance with "managed care" provisions in health insurance policies when the medical treatment received relates to pregnancy. The bill also repeals and replaces 2 other sections in order to resolve a numbering conflict.

LD 1665 An Act to Facilitate the Purchase of Insurance by Purchasing Groups CARRIED OVER

| SPONSOR(S) | COMMITTEE REPORT | AMENDMENTS ADOPTED |
|----------------------------|------------------|--------------------|
| RAND THERIAULT ERWIN | | |

SUMMARY

This bill gives the Superintendent of Insurance the authority, upon petition of any insurer, purchasing group, broker or on the superintendent's own initiative to determine that a particular line of insurance does not exist in this State. The bill also allows purchasing groups the option of purchasing insurance from an insurer not admitted in this State if that insurer is admitted pursuant to the surplus lines laws in another state.

LD 1668 An Act Concerning Insurance Reimbursement for First Assistants in Surgery ONTP

| SPONSOR(S) | COMMITTEE REPORT | AMENDMENTS ADOPTED |
|---|------------------|--------------------|
| DUPLESSIS PENDEXTER BRAUN JOSEPH | ONTP | |

SUMMARY

This bill requires insurers to cover the services of a nurse working as a first assistant in surgery at the same rate and to the same extent that they now cover physicians performing those services.

LD 1701 An Act Relating to Insurance Trade Practices ONTP

| SPONSOR(S) | COMMITTEE REPORT | AMENDMENTS ADOPTED |
|------------------------|------------------|--------------------|
| GEAN GRAY JOSEPH | ONTP | |

SUMMARY

This bill amends the unfair claims practices provision of the Maine Insurance Code, Maine Revised Statutes, Title 24-A, section 2436-A, relating to trade practices and fraud by requiring insurance carriers to disclose the limits of liability and policy coverage prior to suit. Claimants often are required to file unnecessary law suits just to learn the liability limits and policy coverages at issue.