

# 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

**Staff:**  
*Jane Orbeton, Legal Analyst*

*Office of Policy and Legal Analysis  
Room 101, State House Station 13  
Augusta, ME 04333  
(207)287-1670*

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BRET A. PRESTON, RES. ASST.

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  
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 2153 An Act Regarding 24-hour Pilot Projects in Workers' Compensation Insurance**

PUBLIC 767

**SPONSOR(S)**  
RYDELL  
KANY  
MITCHELL E  
BRANNIGAN

**COMMITTEE REPORT**  
OTP-AM

**AMENDMENTS ADOPTED**  
H-1103

**SUMMARY**

This bill requires the Department of Administration, Risk Management Division to provide workers' compensation insurance for State Government and requires the establishment of workplace health and safety programs. The bill requires the director of the Risk Management Division and the Director of the Bureau of Employee Health to develop a pilot program utilizing 24-hour health benefits and indemnity insurance and to submit a proposal to the Legislature by December 1, 1992. The bill requires the pilot program for at least 1000 State Government employees to begin by January 1, 1993. The bill requires a report on the pilot program to the Legislature by December 1, 1994 and annually thereafter.

The bill also requires State Government to secure its workers' compensation insurance from the Risk Management Division.

Committee Amendment "A", H-1003, clarifies language in the 24-hour comprehensive health care benefits pilot project provisions of the Maine Revised Statutes, Title 39, section 23, subsection 1-A. It allows pilot projects to be offered by a variety of insurance and noninsurance entities, clarifies the language on the use of cost control, case management and preferred provider arrangements, specifies that the provisions on premium payment, coinsurance and deductibles apply only to the employee and corrects an error in the language on coinsurance and deductibles.

This amendment removes the requirements of the original bill that the Division of Risk Management within the Bureau of General Services provide the workers' compensation insurance services for employees of the State and that 1,000 employees be placed in a 24-hour pilot program by January 1, 1993. It requires the Director of the Bureau of Human Resources within the Department of Administrative and Financial Services to report to the Legislature with a plan for utilizing a 24-hour pilot project for employees of the State.

This amendment also adds a fiscal note.

**LD 2167 An Act Concerning the Operation of the Maine Automobile Insurance Plan**

PUBLIC 667

**SPONSOR(S)**  
CARLETON  
BRAWN  
MELENDY  
KANY

**COMMITTEE REPORT**  
OTP-AM

**AMENDMENTS ADOPTED**  
H-923

**SUMMARY**

This bill clarifies the law as interpreted by the Bureau of Insurance to address several consumer problems regarding the assigned risk plan for auto insurance.

Committee Amendment "A", H-923, increases the number of days the insurer has to return unearned premium from 10 days to 10 working days. It also deletes the portion of the bill that declares agents who accept premiums for the Maine Automobile Insurance Plan to be agents of the plan itself.