

MAINE STATE LEGISLATURE

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STATE OF MAINE
116TH LEGISLATURE

SECOND REGULAR SESSION

BILL SUMMARIES
JOINT STANDING COMMITTEE
ON
BANKING AND INSURANCE

MAY 1994

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Sen. R. Leo Kieffer*

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

**JOINT STANDING COMMITTEE
BILL SUMMARIES**

MAY 1994

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.

The committee report or reports, the prime sponsor for each bill and the lead co-sponsor in each house if one has been designated are listed below each bill title. All adopted amendments are listed, by paper number, 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

P&S XXX

RESOLVE XXX

CON RES XXX

EMERGENCY

ONTP

INDEF PP

FAILED ENACTMENT

FAILED EMERGENCY ENACTMENT

FAILED MANDATE ENACTMENT

DIED BETWEEN BODIES

CONF CMTE UNABLE TO AGREE

VETO SUSTAINED

UNSIGNED

DIED ON ADJOURNMENT

Chapter # of enacted Public Law

Chapter # of enacted Private & Special Law

Chapter # of enacted Resolve

Chapter # of Constitutional Resolution passed by both Houses

Enacted law takes effect sooner than 90 days

Ought Not to Pass report accepted

Bill Indefinitely Postponed

Bill failed to get majority vote

Emergency bill failed to get 2/3 vote

Bill imposing local mandate failed to get 2/3 vote

House & Senate disagree; bill died

Committee of Conference unable to agree; bill died

Legislature failed to override Governor's Veto

Not signed by Governor within 10 days

Action incomplete when session ended; bill died

These summaries were prepared by the analyst or analysts assigned to the committee. If you have any suggestions or comments on the summaries, please let us know.

5581LHS

LD 1623 An Act to Amend the Credit Reporting Laws

PUBLIC 505

SPONSOR(S)
BUSTIN**COMMITTEE REPORT**
OTP-AM**AMENDMENTS ADOPTED**
S-400**SUMMARY**

This bill requires a supervised lender to provide to the consumer a copy of the consumer credit report used by the lender when as a result of the report a loan is denied or the charge for the loan is increased.

COMMITTEE AMENDMENT "A" (S-400) clarifies that a consumer report related to a loan secured by a first mortgage on an owner-occupied dwelling must be provided to a consumer when adverse action is taken. The amendment also adds a fiscal note.

LD 1624 An Act to Ensure Quality Psychological Services

VETO SUSTAINED

SPONSOR(S)
PARADIS J**COMMITTEE REPORT**
OTP-AM MAJ
ONTP MIN**AMENDMENTS ADOPTED**
H-1022 PINEAU
S-504**SUMMARY**

This bill ensures that if a health care provider holds a valid state license for the provision of certain services the provider must be eligible for 3rd-party payor reimbursement under selective contracting.

COMMITTEE AMENDMENT "A" (S-504) adds quality of care to the list of factors, among others, that may be considered in selective contracting in health care. It substitutes licensing standards for credentials in the provision regarding state licensure.

The amendment also adds a fiscal note to the bill.

HOUSE AMENDMENT "A" TO COMMITTEE AMENDMENT "A" (H-1022) changes "quality of care" to "quality of service" in section 2 of Committee Amendment "A" so that it is consistent with section 1 of the committee amendment.

LD 1626 An Act Concerning Health Insurance

PUBLIC 547

SPONSOR(S)
MCCORMICK**COMMITTEE REPORT**
OTP-AM**AMENDMENTS ADOPTED**
S-441**SUMMARY**

This bill makes 3 technical changes in the insurance laws. The bill adds a cross-reference, making the community rating of individual health policies applicable to Blue Cross Blue Shield. This was inadvertently omitted in Public Law 1993, chapter 477.

The bill repeals the words "for informational purposes" in the requirement for filing rating formulas and factors. The rates are regulated, so that filings would not be only for informational purposes.

The bill amends the exclusion and waiting period law, changing the word "policies" to "contracts."

COMMITTEE AMENDMENT "A" (S-441) clarifies that the Maine Revised Statutes, Title 24, section 2349 does not apply to individual or group long-term care policies. This amendment ensures that disabled persons entitled to Medicare benefits are entitled to Medicare supplement insurance on the same terms and