MAINE STATE LEGISLATURE

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State Of Maine
121st Legislature

First Regular Session

Bill Summaries

Joint Standing Committee
on
Insurance and Financial Services

July 2003

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Maine State Legislature

Office Of Policy And Legal Analysis
Office Of Fiscal And Program Review

121st Maine Legislature
First Regular Session

Summary Of Legislation Before The Joint Standing Committees

Enclosed please find a summary of all bills, resolves, joint study orders, joint resolutions and Constitutional resolutions that were considered by the joint standing and joint select committees of the Maine Legislature this past session. The document is a compilation of bill summaries which describe each bill and relevant amendments, as well as the final action taken. Also included are statistical summaries of bill activity this session for the Legislature and each of its joint standing committees.

The document is organized for convenient reference to information on bills considered by the committees. It is arranged alphabetically by committee name and within committees by bill (LD) number. The committee report(s), prime sponsor for each bill and the lead co-sponsor(s), if designated, are listed below each bill title. All adopted amendments are listed by paper number. Two indices, a subject index and a numerical index by LD number are provided for easy reference to bills. They are located at the back of the document. A separate publication, History and Final Disposition of Legislative Documents, may also be helpful in providing information on the disposition of bills. These bill summaries also are available at the Law and Legislative Reference Library and on the Internet (www.state.me.us/legis/opla).

Final action on each bill is noted to the right of the bill title. The abbreviations used for various categories of final action are as follows:

CARRIED OVER PURSUANT TO HP 1212 .... Bills carried over to the 2nd Regular Session
CON RES XXX .... Chapter # of Constitutional Resolution passed by both Houses
CONF CMTE UNABLE TO AGREE .... Committee of Conference unable to agree; bill died
DIED BETWEEN BODIES .... House & Senate disagree; bill died
DIED IN CONCURRENCE .... One body accepts ONTP report; the other indefinitely postpones the bill
DIED ON ADJOURNMENT .... Action incomplete when session ended; bill died
EMERGENCY .... Enacted law takes effect sooner than 90 days
FAILED EMERGENCY ENACTMENT/FINAL PASSAGE .... Emergency bill failed to get 2/3 vote
FAILED ENACTMENT/FINAL PASSAGE .... Bill failed to get majority vote
FAILED MANDATE ENACTMENT .... Bill imposing local mandate failed to get 2/3 vote
NOT PROPERLY BEFORE THE BODY .... Ruled out of order by the presiding officers; bill died
INDEF PP .... Bill Indefinitely Postponed
ONTP .... Ought Not To Pass report accepted
OTP-ND .... Committee report Ought To Pass In New Draft
P&S XXX .... Chapter # of enacted Private & Special Law
PASSED .... Joint Order passed in both bodies
PUBLIC XXX .... Chapter # of enacted Public Law
RESOLVE XXX .... Chapter # of finally passed Resolve
UNSIGNED .... Bill held by Governor
VETO SUSTAINED .... Legislature failed to override Governor's Veto

Please note that the effective date for all non-emergency legislation enacted in the First Regular Session (unless otherwise specified in a particular law) is September 13, 2003.

David C. Elliott, Director
Offices located in Room 215 of the Cross Office Building

LD 903 Resolve, To Amend the 2-year Qualified Medicare Beneficiary **RE-REFERRED**
Eligibility Rule Relative to Medicare Supplement Insurance Access **TO HHS**

Sponsor(s)	Committee Report	Amendments Adopted
DAMON	RE-REFER	

LD 903 proposed to require the Department of Professional and Financial Regulation, the Bureau of Insurance to amend its rule relating to guaranteed issue of Medicare supplement insurance policies to allow an individual who was previously enrolled in a Medicare supplement policy to obtain that same coverage when the individual loses eligibility under the MaineCare program. The resolve proposed to require the bureau to amend the rule by January 1, 2004.

LD 903 was re-referred to the Joint Standing Committee on Health and Human Services. See summary for LD 903 from that committee.

LD 905 An Act To Protect Employees if Their Employer Fails To Pay **PUBLIC 156**
Premiums for Employer-sponsored Health Insurance

Sponsor(s)	Committee Report	Amendments Adopted
STANLEY	OTP-AM	S-57
CLARK		

LD 905 proposed to require insurers to notify employees who are certificate holders under a group health insurance policy directly prior to cancellation of their group coverage. Under current law, insurers have the option of notifying either the certificate holders or the office of the group policyholder. The bill also requires that the notice include information on the availability of individual coverage after the group policy is cancelled.

Committee Amendment "A" (S-57) proposed to replace the bill. The amendment proposed to make the provisions applicable to nonprofit hospital and medical service organizations, nonprofit health plans and health maintenance organizations as well as insurers. The amendment retains the requirement that employees who are certificate holders under a group health insurance policy be notified directly at least 10 days prior to cancellation of their group coverage but clarifies that the notice is only required if the insurer has the employee's address on file.

Enacted Law Summary

Public Law 2003, chapter 156 requires insurers to notify employees who are certificate holders under a group health insurance policy directly at least 10 days prior to cancellation of their group coverage unless the insurer does not have the employee's address on file.