### 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

<u>Members:</u>
Sen. Lloyd P. LaFountain III, Chair
Sen. Neria R. Douglass
Sen. Arthur F. Mayo III

Rep. Christopher P. O'Neil, Chair Rep. Marilyn E. Canavan Rep. Joseph C. Perry Rep. Bonita J. Breault Rep. Anne C. Perry Rep. Kevin J. Glynn Rep. Florence T. Young Rep. Lois A. Snowe-Mello Rep. Michael A. Vaughan Rep. Richard G. Woodbury

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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, <u>History and Final Disposition of Legislative Documents</u>, 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 2 <sup>nd</sup> Regular Session
CON RES XXX	Chapter # of Constitutional Resolution passed by both Houses
CONF CMTE UNABLE TO AGREE	
DIED BETWEEN BODIES	
DIED IN CONCURRENCEOne bo	dy 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 failed to get majority voteBill imposing local mandate failed to get 2/3 vote
NOT PROPERLY BEFORE THE BODY	
INDEF PP	Bill Indefinitely Postponed
ONTP	Ought Not To Pass report accepted
OTP-ND	
P&S XXX	
PASSED	Joint Order passed in both bodies
PUBLIC XXX	
RESOLVE XXX	
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.

#### Joint Standing Committee on Insurance and Financial Services

Public Law 2003, chapter 313 establishes that small group health plan rate filings are public records except as provided by the freedom of access laws.

LD 1087 An Act To Require All Health Insurers To Cover the Costs of Hearing Aids

CARRIED OVER

Sponsor(s)	Committee Report	Amendments Adopted
<b>EDMONDS</b>		
LAVERRIERE-		
BOUCHER		

LD 1087 proposes to require health insurance policies and contracts to provide coverage for the purchase of a hearing aid from a licensed audiologist or hearing aid dealer for a person whose hearing loss has been documented by a physician or licensed audiologist.

As required by Title 24-A Maine Revised Statutes Section 2752, the Joint Standing Committee on Insurance and Financial Services has requested that a review and evaluation of the proposed mandated health insurance benefit for coverage of hearing aids be completed by the Bureau of Insurance during the interim.

LD 1096 An Act To Create a Timetable for Insurers To Make Restitution to
Consumers

ONTP

 Sponsor(s)
 Committee Report
 Amendments Adopted

 DAMON
 ONTP

LD 1096 proposed to require an insurer who agrees to reimburse funds to a client concerning a dispute over the terms of an insurance contract to issue the funds within 10 business days of the agreement or be subject to a fine of \$100 a day from the Superintendent of Insurance.

LD 1119 An Act To Require Insurers To Offer a Discount for Operators of
Commercial Vehicles Equipped with Safety Devices

Sponsor(s)Committee ReportAmendments AdoptedLEDWINONTPYOUNGBLOOD

LD 1119 proposed to require insurers to offer an appropriate discount on commercial motor vehicle insurance coverage for commercial vehicles equipped with safety devices approved by the Bureau of Insurance.