

State Of Maine 122nd Legislature

Second Regular Session

Bill Summaries

Joint Standing Committee on Insurance and Financial Services

July 2006

<u>Members</u>: Sen. Nancy B. Sullivan, Chair Sen. Arthur F. Mayo III Sen. Peter Mills

Rep. Anne C. Perry, Chair Rep. Lisa T. Marrache Rep. John R. Brautigam Rep. Charles William Harlow Rep. Donald E. Pilon Rep. Kevin J. Glynn Rep. Michael A. Vaughan Rep. R. Kenneth Lindell Rep. Jonathan B. McKane Rep. Wesley E. Richardson

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Maine State Legislature



Office of Policy and Legal Analysis Office of Fiscal and Program Review

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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 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/billsumm.htm).

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:

CON RES XXX	Chapter # of Constitutional Resolution passed by both Houses
CONF CMTE UNABLE TO AGREE	
DIED IN CONCURRENCEOne	body accepts ONTP report; the other indefinitely postpones the bill
DIED ON ADJOURNMENT	
EMERGENCY	Enacted law takes effect sooner than 90 days
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: hill died
INDEF PP	Bill Indefinitely Postponed
ONTP	
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 (Pocket Veto)	Bill held by Governor
VETO SUSTAINED	Bill held by Governor

Please note that the effective date for all non-emergency legislation enacted in the Second Regular Session (unless otherwise specified in a particular law) is August 23, 2006.

Joint Standing Committee on Insurance and Financial Services

LD 2014 An Act Protecting Youth from Losing Health Insurance Coverage PUBLIC 532

Sponsor(s)	Committee Report	Amendments Adopted
MAYO	OTP-AM	S-512
PERRY A		

LD 2014 proposed to require health insurance carriers to continue coverage for dependent children up to 24 years of age who are unable to maintain enrollment in college due to mental or physical illness if the carrier would otherwise terminate coverage under a policy due to a requirement that dependent children of a specified age be enrolled in college to maintain eligibility.

Committee Amendment "A" (S-512) replaced the bill. The amendment proposed to require health insurance carriers that provide coverage to dependent children at certain ages only if the children are students to continue coverage for a student who is unable to remain in school on a full-time basis due to a mental or physical illness or accidental injury. The amendment proposed to permit carriers to require the student to provide written documentation from a health care provider and the student's school that the student is no longer enrolled in school full-time due to a mental or physical illness or accidental injury.

Enacted law summary

Public Law 2005, chapter 532 requires individual and group health insurers that provide coverage to dependent children at certain ages only if the children are students to continue coverage for a student who is unable to remain in school on a full-time basis due to a mental or physical illness or accidental injury. The law permits insurers to require the student to provide written documentation from a health care provider and the student's school that the student is no longer enrolled in school full-time due to a mental or physical illness or accidental injury.

LD 2017 An Act To Amend the Notice of Risk to Personal Data Act

PUBLIC 583

Sponsor(s)	Committee Report		Amendments Adopted
_	OTP-AM	MAJ	H-925
	ONTP	MIN	

LD 2017 proposed to expand to other types of persons and businesses, including colleges and universities, the current requirement that information brokers notify consumers upon a security breach of the consumers' personal information. The bill also would establish a private cause of action for certain violations of the obligation to notify consumers.

The bill also proposed to require the State's Chief Information Officer to develop standards and policies requiring notification by state agencies to Maine residents upon a security breach of personal information.

Committee Amendment "A" (H-925) is the majority report of the committee. The amendment proposed to make the following changes to the bill.

1. It removes the section that permits persons to bring a private cause of action for violations of the notice provisions.